Draft Report

State of Indiana Consolidated Plan Update

FY2003

Draft Report

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2003 Indiana Consolidated Plan Update

Prepared for

State of Indiana
Department of Commerce
Indiana Housing Finance Authority
Indiana Family and Social Services Administration
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Table of Contents

Map of Indiana Counties

Frequently Used Acronyms

	Executive Summary	
	Background on the Consolidated Plan	ES-
	Trends in Housing and Community Development	ES–2
	Identified Housing and Community Development Needs	ES-9
	Strategic Plan and Action Items	ES–12
l.	Introduction	
	Purpose of the Consolidated Plan	l-
	New Information in the 2003 Update	l=
	Compliance with Consolidated Plan Regulations	l–2
	Organization of the Report	I–2
	Lead and Participating Agencies	I–;
	Citizen Participation Process	I–;
	Consultation with Governmental and Nonprofit Organizations	I-4
	Acknowledgements	l-4
II.	The Socioeconomy of Indiana	
	Demographic and Economic Profile of Indiana	II-
	Population Characteristics	II-
	Income	II-12
	Employment	II–2!
	Economic Forecast	II-29
III.	Housing and Community Development Needs	
	Introduction	III–
	Regional Forums	III-
	Community Survey	III–20
	Housing Inventory and Quality	III–1;
	Lead Based Paint Hazards	III–39
	Fair Housing	III–40
	Fair Housing Policy	III-4
	Community Develonment Needs	III_ <i>4</i> '

Table of Contents

V.	Housing Market Analysis	
	Housing Types	IV-1
	Housing Supply	IV-3
	Housing Condition	IV-6
	Lead Safe Housing	IV–10
	Housing Affordability	IV-12
	Barriers to Affordable Housing	IV-21
	County Data Sheets	IV-23
/ .	Special Needs Populations	
	Introduction	V–1
	Summary	V–1
	The Elderly	V–3
	Persons Experiencing Homelessness	V–11
	Persons with Developmental Disabilities	V–19
	Persons with HIV/AIDS	V-23
	Persons with Physical Disabilities	V–30
	Persons with Mental Illness or Substance Abuse	V–33
	Migrant Agricultural Workers	V–38
	Implications	V–40
	Data Sources	V-42
	Persons Contacted	V-44
∕I.	2002 Program Year Strategy and Action Plan	
	Approach and Methodology	VI–1
	Summary Findings	VI–3
	Five Year Goals	VI–4
	Strategies and Action Plan	VI–4
	Strategies and Resources Matrix	VI–20
	One Year Action Plan	VI–21
	Institutional Structure	VI-25
	Anti-Poverty Strategy	VI-28
	Obstacles to Meeting Needs	VI-29

Table of Contents

Appendices

A.	List of Key Participants	A-1
B.	Consolidated Plan Certifications	B–1
C.	Community Survey Instrument	. C-1
D.	Citizen Participation Plan	D-1
E.	Public Comments and Response	E–1
F.	2002 Fund Allocations	F–1
G.	2003 Allocation Plans	. G-1
Н.	HUD Regulations Cross-Walk	. H–1

Map of Indiana Counties

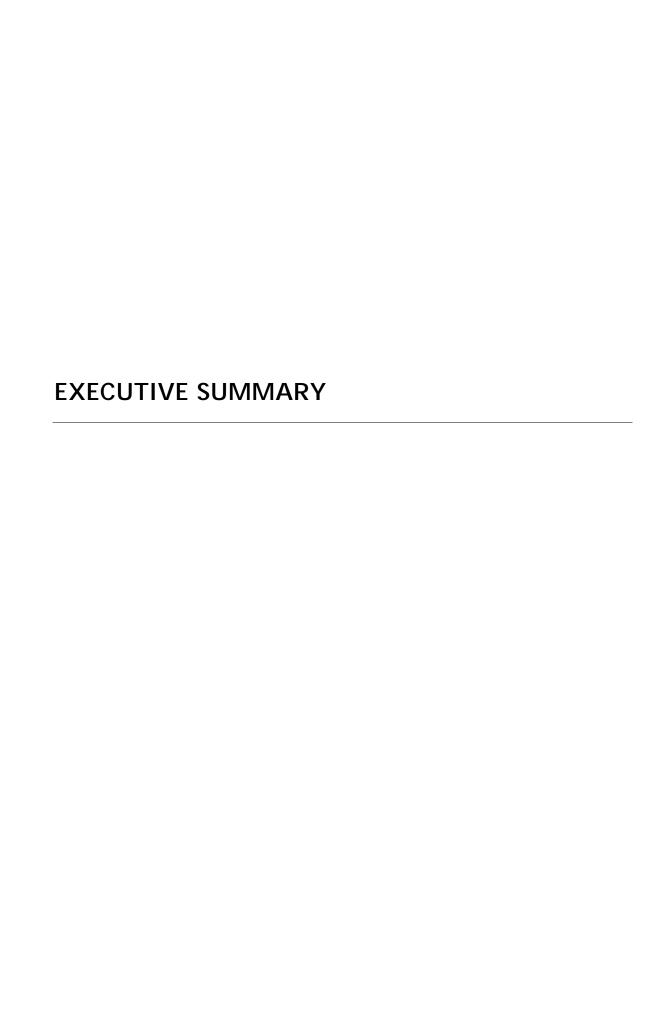


Frequently Used Acronyms

Acronym	Definition	
AHP	Affordable Housing Program – a grant program through the Federal Home Loan Bank	
BMIR	Below market interest rate	
CAP	Community Action Program agency	
CBDO	Community Based Development Organization – as defined by the CDBG regulations in 24 CFR 570.204(c)	
CDBG	Community Development Block Grants (24 CFR Part 570)	
CHDO	Community housing development organization – a special kind of not-for-profit organization that is certified by the Indiana Housing Finance Authority	
CPD Notice	Community Planning and Development Notice – issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants	
DHPA	Division of Historic Preservation and Archeology, a division of the Department of Natural Resources and serves as the State Historic Preservation Officer for Indiana	
DNR	Department of Natural Resources	
ESG	Emergency Shelter Grant – operating grants for emergency shelters. Applied for through the Family and Social Services Administration	
FEMA	Federal Emergency Management Agency	
FHLBI	Federal Home Loan Bank of Indianapolis	
First Home	Single family mortgage program through IHFA that combines HOME dollars for down payment assistance with a below market interest rate mortgage	
FMR	Fair market rents	
FMV	Fair market value	
FSP Memo	Federal and State Programs Memo – issued by IHFA to provide clarification or updated information regarding grant programs IHFA administers	
FSSA	Family and Social Services Administration	
GIM	Grant Implementation Manual – given to all IHFA grantees at the start-up training. It provides guidance on the requirements of administering IHFA grants.	
HOC/DPA	Homeownership Counseling/Down Payment Assistance	
НОМЕ	HOME Investment Partnerships Program (24 CFR Part 92)	
HOPWA	Housing Opportunities for Persons With AIDS – grant program awarded by HUD to the State Department of Health and administered by AIDServe Indiana.	
HUD	U.S. Department of Housing and Urban Development	
IACED	Indiana Association for Community Economic Development	
ICHHI	Indiana Coalition on Housing and Homeless Issues, Inc.	
IDEM	Indiana Department of Environmental Management	

Frequently Used Acronyms

Acronym	Definition
IDFA	Indiana Development Finance Authority
IDOC	Indiana Department of Commerce
IHFA	Indiana Housing Finance Authority
LIHTF	Low Income Housing Trust Fund
MBE	Minority Business Enterprise – certified by the state Department of Administration
NAHA	National Affordable Housing Act of 1990 – federal legislation that created the HOME Investment Partnerships Program
NC	New construction
NOFA	Notice of Funds Availability
OOR	Owner-occupied rehabilitation
PITI	Principal, interest, taxes, and insurance – the four components that make up a typical mortgage payment
QCT	Qualified census tract
RFP	Request for Proposals
RHTC	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
S+C	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHP	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHPO	State Historic Preservation Officer (the Division of Historic Preservation and Archeology serves in this capacity for the State of Indiana)
SIRDP	Southern Indiana Rural Development Project
SRO	Single room occupancy
SuperNOFA	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program and Housing Opportunities for Persons With Aids are some of the programs applied for through this application process.
TBRA	Tenant-Based Rental Assistance
TPC	Total project costs
URA	Uniform Relocation Act
WBE	Women Business Enterprise – certified by the state Department of Administration



EXECUTIVE SUMMARY

Background on the Consolidated Plan

Beginning in FY 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Purpose of the Consolidated Plan is:

- 1. To identify a state's housing and community development needs, priorities, goals and strategies; and
- 2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments to meet the identified needs.

Preparation of a five year Consolidated Plan and annual updates is required by states and entitlement cities in order to receive federal funding for the following programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program, the Emergency Shelter Grant (ESG) and Housing Opportunities for People with AIDS (HOPWA).

This report presents the results of the FY2003 Consolidated Planning effort. The 2003 Consolidated Plan Update provides new information and trends related to Indiana's current and future housing and community development needs. The report contains data gathered through regional forums, key person interviews and secondary sources. The report also contains new funding levels, program dollar allocations and the FY2003 One Year Action Plan.

Lead and participating agencies. The Indiana Department of Commerce (IDOC) and the Indiana Housing Finance Authority (IHFA) were responsible for overseeing the coordination and development of the Update. The Indiana Family and Social Services Administration (FSSA) also contributed to its development. In addition, individuals from the following organizations assisted with the FY2003 Update: the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), Rural Opportunities, Incorporated (ROI), the Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development (HUD).

The State of Indiana's 2003 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of HUD's Consolidated Plan regulations.

Citizen participation process. Approximately 650 citizens participated in the development of the Consolidated Plan through attendance at six regional public forums, responding to a Statewide community survey, sending comments during the 30-day public comment period, and attending two public hearings. The information gathered from citizen input was used in conjunction with research from other sources to develop the FY2003 funding allocation plan.

Trends in Housing and Community Development

A review and analysis of 2000 Census data, other economic data and reports and information collected in a key person survey showed that the State has experienced a slowdown in population and job growth. Housing continues to be relatively affordable for most of Indiana's citizens, although many of the State's low-income and special needs populations are in need of more affordable housing.

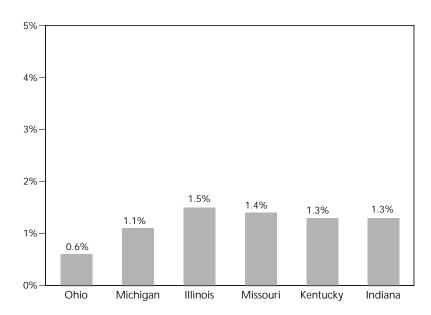
Population growth. New data released from the U.S. Census Bureau showed that the State is growing more slowly than it did over the last decade. The Census Bureau's most recent population estimate indicates that Indiana's population has grown to 6,159,068 — an increase of 1.3 percent from the 2000 Census to July 1, 2002. Although slower than nationwide growth, Indiana's growth is on par with surrounding states, as shown below.

Exhibit ES-1.
Population Growth, 2000 to July 2002: Indiana and Midwestern States

Source:

U.S. Bureau of the Census, 2000.

Indiana's recent population growth was comparable to surrounding states.



Racial/ethnic diversity. 2000 Census data also show that the State has become slightly more racially and ethnically diverse, but that Indiana's African-American and Hispanic/Latino populations remain relatively concentrated in the State's metropolitan areas, as shown in the exhibits on the following pages.

Exhibit ES-2. Percent of Population African-American, by County, 2000

Note:

Highlighted counties have populations higher than the Statewide percentage of 8.4.

Source:

U.S. Bureau of the Census, 2000.

The State's African-American population is concentrated in a handful of counties.

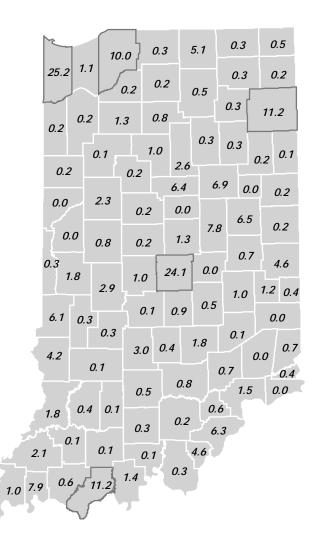


Exhibit ES-3. Percent of Population Hispanic/Latino, by County

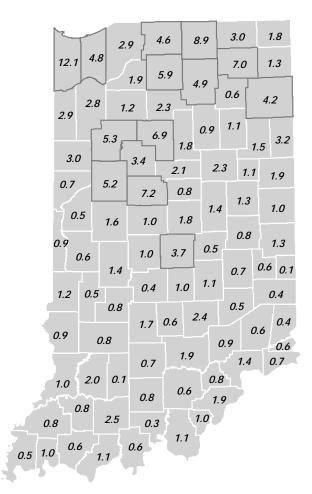
Note

Highlighted counties have populations higher than the Statewide percentage of 3.5.

Source

U.S. Bureau of the Census, 2000.

Counties in the northern portion of the State have the highest percentages of Hispanic/Latino residents.



Income growth. According to the 2000 Census, the median household income in the State was \$41,567. This represents an 11 percent increase from the 1990 Census median household income after adjusting for inflation. The counties with the highest median incomes are generally those which contain metropolitan statistical areas. Exhibit ES-4 on the following page shows the percent change in median household income between 1990 and 2000 by county.

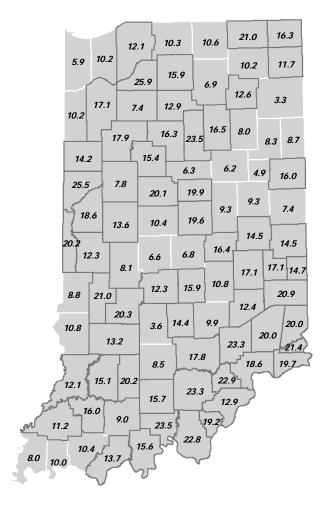
Exhibit ES-4.
Percent Change in 2000
Median Household
Income (1999 Income)
Compared to 1990 (1989
Income)

Note:

The highlighted counties had income growth higher than the State percentage of 11.2

Source:

U.S. Bureau of the Census, 2000 and Indiana Business Research Center.



Employment conditions. As of December 2002, the average unemployment rate in Indiana was 4.7 percent, down from 5.1 percent in December 2001. Unemployment rates have risen significantly in 2001 and 2002 after hovering below 3.5 percent from 1996 through 2000, as shown on the following page.

10 9 8 7 -6.2 6.1 6 5.1 5.1 4.7 4.5 5 3 2 3 -1-1995 1990 1991 1992 1993 1994 1996

Exhibit ES-5.
Indiana's December Unemployment Rate from 1989 to 2002

Source: Indiana Department of Workforce Development

Like much of the nation, the recent economic downturn has heightened concerns about employment conditions throughout the State. According to the Indiana Business Research Center, in terms of job losses, Indiana has been hit harder by the recent recession than most states and the U.S. overall. In 2001, Indiana led the nation in the percent decline in jobs from 2000 at 2.2 percent. Conditions improved in 2002, however, as the State cut its rate of job losses.

Housing affordability. Indiana cities continue to be among the most affordable for homeownership according to the Housing Opportunity Index (HOI) calculated by the National Association of Home Builders (NAHB). The 2000 Census estimated the median value of an owner-occupied home in the State as \$94,300. This compares with the U.S. median of \$119,600 and is the second lowest median compared to surrounding states, as shown in Exhibit ES-6 on the following page.

Exhibit ES-6. Regional Median Owner-Occupied Home Values, 2000

Source:

U.S. Bureau of the Census, 2000.



The 2000 Census also reports housing costs for renter households. Indiana's median gross rent, including contract rent, plus utilities and fuels, was \$521 per month in 2000.

Although housing values in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs, with 30 percent of household income being the affordability threshold. The 2000 Census reported that 16 percent of all homeowners (220,000 households) in the State were paying more than 30 percent of their household income for housing in 2000, and one-third of Indiana renters (218,000) paid more than 30 percent of household income for gross rent.

The State's low-income and young households are more likely to be cost burdened, as shown in the tables on the following page.

Exhibit ES-7. Cost Burdened Households by Age, 2000

	Renters		Owners	
	Number of Households Cost Burdened	Percent of Households Cost Burdened	Number of Households Cost Burdened	Percent of Households Cost Burdened
Household Age				
15 to 24 years	48,420	48%	5,625	26%
25 to 34 years	50,088	30%	33,498	22%
35 to 44 years	36,060	29%	51,366	16%
45 to 54 years	22,884	28%	42,130	14%
55 to 64 years	16,062	36%	32,711	15%
65 to 74 years	16,534	45%	29,514	17%
75 years and older	27,691	53%	25,685	18%

Source: U.S. Bureau of the Census, 2000.

Exhibit ES-8. Cost Burdened Households by Income, 2000

	Renters		Owners	
	Number of Households Cost Burdened	Percent of Households Cost Burdened	Number of Households Cost Burdened	Percent of Households Cost Burdened
Household Income				
Less than \$10,000	79,849	82%	36,632	80%
\$10,000 to \$19,999	92,737	70%	50,600	42%
\$20,000 to \$34,999	40,858	24%	70,149	30%
\$35,000 to \$49,999	3,395	3%	35,921	14%
\$50,000 to \$74,999	774	1%	20,859	11%
\$75,000 to \$99,999	105	0%	3,741	3%
\$100,000 or more	29	0%	2,267	3%

Source: U.S. Bureau of the Census, 2000.

BBC RESEARCH & CONSULTING EXECUTIVE SUMMERY, PAGE 8

If the State experiences the same level of population growth between 2002 and 2005 as it has so far this decade and the distribution of housing prices remains that same as it was in 2000, an estimated 193,000 to 268,000 *low-income* households statewide will be cost-burdened and in need of some type of housing assistance in 2005.

Housing discrimination. Data on the prevalence of discrimination are difficult to come by, largely because discrimination is underreported. Information about the types of discrimination experienced by citizens is easier to obtain. As shown below, race, family size and disability continue to be the most common reasons that Indiana citizens are discriminated against when trying to find housing, according to the surveys that have been conducted for the State's Consolidated Plans.

100% 2001 80% 60% 2002 40% 22% 24% 249 23% 199 18% 18% 20% 13%10% 2003 6% 3% 4% 0% 1% 0% 0% Disability Race Gender National Religion Other Family size Origin

Exhibit ES-9.
Comparison of Types of Housing Discrimination 2001, 2002, 2003

Note: Zero percent indicate that the category was not given as an option. Source: Community Survey, Indiana Consolidated Plan, 2003.

Identified Housing and Community Development Needs

The housing and top housing and community development needs in the State were identified by examining the trends summarized above and collecting information from surveys of citizens and housing and community development professionals. The top needs for FY2003 are summarized below.

Community development needs. In general, respondents to the 2003 Consolidated Plan survey and participants in the forums indicated that public infrastructure improvements, infrastructure for affordable housing, facilities and shelters for special needs populations, day care and downtown business revitalization are highly to moderately needed. The top needs identified by both survey respondents and forum participants are shown in Exhibit ES-10 on the following page.

Exhibit ES-10.

Top Community Development Needs, Identified by Citizens

Survey Respondents	Forum Participants
Facilities and shelters for special needs populations	Fire stations
Downtown business environment revitalization	Storm water improvements
Child and adult care facilities	Day care centers
Water and sewer system improvements	Sewer system improvements
Community centers	Healthcare centers
Emergency services	Infrastructure/affordable housing
	Water system improvements

Source: Community Survey, Indiana Consolidated Plan, 2003.

The survey respondents also reported the top barriers to community and economic development in their communities. The largest barriers are shown in Exhibit ES-11 below.

Exhibit ES-11. Barriers to Community and Economic Development

Source:

Community Survey, Indiana Consolidated Plan, 2003.

Top Barriers
laha Ahad may liyah la waxaa
Jobs that pay livable wages
Job growth
Lack of affordable housing
Educated work force
Lack of available funds to make improvements
Lack of accessible housing for individuals or families
Lack of mixed income housing developments
Poor quality of public infrastructure
Lack of quality commercial and retail space

Housing needs. As mentioned above, the 2000 Census reported that about 460,000 households in the State were cost-burdened and likely in need of some type of housing assistance. Respondents to the community survey and forum participants were asked to identify what *types* of housing are most needed to meet affordable housing needs. As shown in Exhibit ES-12 below, the types of housing most needed included single family housing, rental housing, emergency shelters and transitional housing.

Exhibit ES-12. Most Needed Housing Types

Source:

Community Survey, Indiana Consolidated Plan. 2003.

Survey Respondents	Forum Participants
Multifamily apartments	Owner occupied housing
Single family housing	Tenant-based rental assistance
Transitional housing	Housing needs assessments
Emergency shelters	Owner occupied rehabilitation
Subsidized housing	Transitional housing rehabilitation
	Rental housing/owner occupied rehabilitation
	Down payment counseling/assistance
	Youth shelters
	Emergency shelters
	Single family homeownership
	Rental housing
	Transitional housing

Special needs populations. Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulty paying for adequate housing and often require enhanced community services. For the purpose of the Consolidated Plan, special needs populations include: the elderly, persons experiencing homelessness, persons with developmental disabilities, persons living with HIV/AIDS, persons with physical disabilities, persons with mental illness or substance abuse problems and migrant agricultural workers. In future Consolidated Plans, the special needs category will be expanded to include youth, particularly those who have left the State's foster care system.

The 2003 survey asked respondents to agree or disagree about the extent to which the needs of special populations were being met in their communities. As Exhibit ES-13 below shows, respondents believe the needs of persons who are homeless and persons who are mentally ill are least likely to be met in their communities.

Exhibit ES-13.

Percent of Respondents

Disagreeing that the Needs of

Special Populations Are Being

Adequately Met

Source:

Community Survey, Indiana Consolidated Plan, 2003.

Percent Disagreeing	Percent Disagreeing
Homeless	57%
Mentally III	54%
Physical Disability	44%
Development Disability	43%
Elderly	39%
HIV/AIDS	38%
Migrant Farm Housing	31%

To best meet the above needs, forum participants and survey respondents identified affordable housing, rental assistance, support services, and funding for the operations of the organizations that serve such populations as of highest priority.

Strategic Plan and Action Items

During FY2003, the State expects to receive more than \$57 million in the HUD block grants shown in the exhibit below to address housing and community development needs.

Exhibit ES-14. 2003 Consolidated Plan Funding, by Program and State Agency

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$38,019,000
Indiana Housing Finance Authority (HOME)	\$16,744,000
Indiana Housing Finance Authority (HOPWA)	\$792,000
Indiana Family and Social Services Administration (ESG)	<u>\$1,736,000</u>
Total	\$57,291,000

Source: State of Indiana and HUD, 2003.

Based on the research conducted for the FY2003 Consolidated Plan Update, the State has developed the following goals and benchmarks for addressing current and future housing and community development needs:

Goal #1.	Expand and preserve affordable rental housing opportunities.
Goal #2.	Enhance affordable homeownership opportunities.
Goal #3.	Promote livable communities and community redevelopment.
Goal #4.	Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens.
Goal #5.	Strengthen and expand the State's continuum of care for persons who are homeless.
Goal #6.	Strengthen the safety net of housing and services for special needs groups.
Goal #7.	Enhance the local capacity for housing and community development.

Please see the full Consolidated Plan for specific information on the implementation of these goals and the related action items.

SECTION I. Introduction

SECTION I. Introduction

Purpose of the Consolidated Plan

Beginning in FY 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program and Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five year Plan are required annually.

The Purpose of the Consolidated Plan is:

- 1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
- 2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

This report contains the FY2003 Consolidated Plan Update. It is the third annual update to the State of Indiana FY2000 five year Consolidated Plan. Contained in this report are new information about demographic and economic trends in the State; an updated analysis of Statewide affordable housing needs; findings from the FY2003 citizen participation process; and a current analysis of the needs of special populations. In addition, the State has modified its FY2000 Strategies & Action Plan for FY2003 to reflect the changing housing and community development needs in the State.

New Information in the 2003 Update

The research conducted for the FY2003 Consolidated Plan Update revealed a number of new housing and community development trends in the State and highlighted many continuing concerns. In sum, these included:

■ Like much of the nation, the recent economic downturn has heightened concerns about employment conditions throughout the State. According to the Indiana Business Research Center, Indiana has been hit harder by the recent recession than most states and the U.S. overall: During 2001, Indiana led the nation in the percent decline in jobs from 2000. 2002 showed improving conditions, which are forecast to continue in 2003.

- A 2002 study commissioned by the Indiana Coalition on Housing and Homeless Issues calculated the hourly and annual wages that certain types of families would need in order to live independently. The wages ranged from a high of \$28,000 in Lake County to a low of \$16,500 in Martin County for a single adult with a child. The "self-sufficiency" wage in Indianapolis one of the State's highest cost areas was much lower than that of comparable cities.
- New information on housing costs in the State showed that more than 400,000 citizens in Indiana paid more than 30 percent of their incomes for rents or mortgages in 2000 and, as such, were cost-burdened. The majority of the cost-burdened households identified in 2000 (260,000) were low-income.
- Housing and social services for youth released from the foster care system is an emerging need that was identified in the surveys and public forums conducted for the FY2003 Update. Housing for persons who are homeless and improvements to public infrastructure were also identified as top needs.

Compliance with Consolidated Plan Regulations

The State of Indiana's 2003 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations. Appendix H, the "HUD Regulations Cross-Walk" contains a checklist detailing how the 2003 Update meets these requirements.

Organization of the Report

The remainder of the 2003 Update is organized into six sections and eight appendices.

- Section II discusses the demographic and economic trends in Indiana to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III reports the findings from the regional forums and a key person survey, which are used to determine the State's housing and community development needs.
- Section IV reports updated information about the State's housing market and needs, including housing vacancies, unit characteristics, affordability, and cost burden.
- Section V discusses the housing and community development needs of the State's special needs populations. The section gives updated estimates of these populations, reports new programs and initiatives to serve them, and identifies remaining gaps.
- Section VI contains the State's five year program strategies and FY2003 Action Plan.

The Appendices include:

- A. List of Key People
- B. Consolidated Plan Certifications
- C. Key Person Survey Instrument
- D. Citizen Participation Plan and Outreach Efforts
- E. Public Comment and Response
- F. 2002 Fund Allocations
- G. 2003 Allocation Plan
- H. HUD Regulations Cross-Walk

Lead and Participating Agencies

Indiana's 2003 Update was a collaborative effort. The Indiana Department of Commerce and the Indiana Housing Finance Authority (IHFA) were responsible for overseeing the coordination and development of the Update. The Indiana Family and Social Services Administration (FSSA) also assisted in its development.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), Rural Opportunities, Incorporated (ROI), the Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development. A list of Committee members and their respective organizations can be found in Appendix A.

Citizen Participation Process

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens could contribute, including an agenda and dates of the public forums, were mailed to citizens and local governmental and nonprofit organizations throughout the State at the beginning of the public process. The brochures were provided in both English and Spanish.

Citizens participated in the development of the Consolidated Plan through:

- Six regional forums held in cities throughout the State;
- A Statewide community survey of 477 community representatives;
- A 30 day public comment period; and
- Two public hearings about the Plan and fund allocations.

Consultation with Governmental and Nonprofit Organizations

The Consolidated Plan Committee made a significant effort to involve governmental agencies and nonprofit organizations at all levels in the planning process. In addition to the regional forums described above, representatives of governmental or nonprofit organizations participated by sharing studies and information concerning the needs of communities. Among the organizations with which the Committee exchanged information were State and local policymakers, service providers to the State's special needs populations, administrators of public housing authorities, and city planners and housing development specialists. The materials that these organizations shared with us are sourced throughout the report.

Acknowledgments

Each member of the Consolidated Plan Coordinating Committee made valuable contributions to this process and merits special recognition.

The State of Indiana retained BBC Research & Consulting, Inc. (BBC), an economic research and management consulting firm, and The Keys Group, an Indiana-based planning and research partnership, to assist in the preparation of the 2003 Consolidated Plan Update.

SECTION II. The Socioeconomy of Indiana

SECTION II. The Socioeconomy of Indiana

Demographic and Economic Profile of Indiana

This section discusses the demographic and economic characteristics and conditions in the State of Indiana, including recent trends in population, income, and employment growth; an economic outlook and forecast for the next five to ten years; and the implications of such trends on the State's housing and community development. The contents of this section partially fulfill the requirements of Section 91.305 of the State Government Consolidated Plan Regulations.

This section differs from the Socioeconomic Section included in the 2002 Update primarily in two ways: 1) It includes new data from the 2000 Census that were released in 2002, and 2) It incorporates other economic and demographic research conducted since the 2002 Update.

Summary of demographic changes between 1990 and 2000. The 2002 Update was the first to incorporate 2000 Census data. The initial analysis of the data showed mild population growth, an aging population, and growing racial and ethnic diversity in the State. Specifically:

- **Population**. Statewide population increased by 9.7 percent between 1990 and 2000, from 5,544,159 to 6,080,485 people. Counties located within a metropolitan statistical district (MSA) increased by 10.8 percent during the decade (for an average annual increase of about 2 percent) while non-MSA counties grew by 6.9 percent (or an annual average of 0.7 percent).
- *Age.* Persons between the age of 45 and 54 made up the fastest growing age group between 1990 and 2000. The median age in the State increased from 32 in 1990 to 35 in 2000.
- Race/ethnicity. As explained in subsequent sections of this report, specific race data from the 1990 and 2000 censuses are not directly comparable. (The 2000 Census contained more racial and ethnic categories than in 1990. However, the overall numbers indicate an increase in the State's minority populations, primarily in metropolitan areas.

Population Characteristics

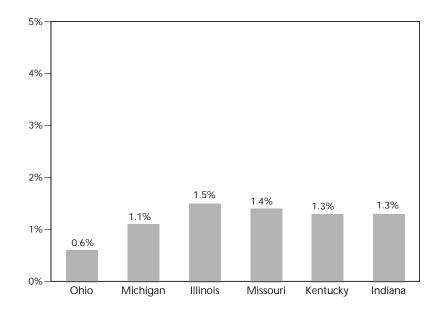
Overall growth. The Census Bureau's most recent population estimates indicate that Indiana's population has grown to 6,159,068, an increase of 1.3 percent from the 2000 Census to July 1, 2002. This growth rate is slightly lower than the average rate experienced between 1990 and 2000. As shown in Exhibit II-1 below, other Midwestern States grew at similar rates for the same period: Illinois, 1.5 percent; Kentucky, 1.3 percent; Michigan, 1.1 percent, and Missouri, 1.4 percent. Ohio's growth of 0.6 percent for the period was significantly lower than other States in the group.

Exhibit II-1. Population Growth, 2000 to July 2002: Indiana and Midwestern States

Source:

U.S. Bureau of the Census, 2000.

Indiana's recent population growth was comparable to surrounding States.



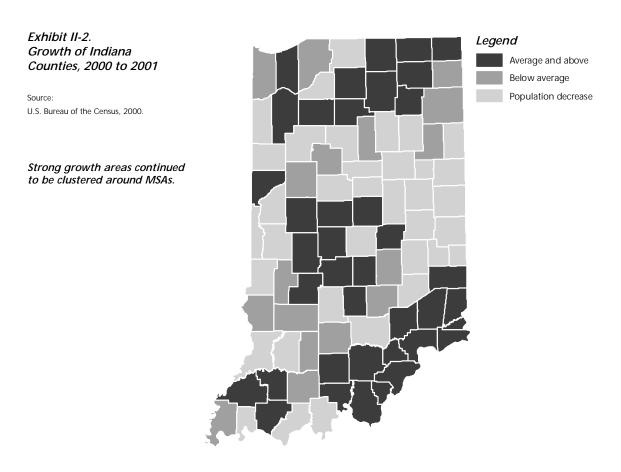
Although slow in comparison to national trends, Indiana's growth since 1990 is comparable to, or better than, that of other Midwestern States.

Growth of Nonentitlement Areas. As noted in the 2002 Update, the nonentitlement areas of the State made up nearly 60 percent of the population in 2000, up about 2 percent from 1990. Nonentitlement-area population grew 12 percent from 1990 to 2000, compared to 7 percent growth for entitlement areas. These population data are the most recent for the State's cities and towns; Census Bureau plans to release updated population estimates in the summer of 2003.

Growth by County. Population growth and decline have been distributed relatively evenly between counties containing metropolitan statistical areas ("MSA counties") and those without MSAs ("non-MSA counties") since the 2000 Census, according to estimates for 2001 published by the Census Bureau. Population estimates for 2001 indicate that 39 counties grew at or above the State average of 0.56 percent for the period. Of those counties, 16 included MSAs. Another 17 counties grew at below average rates, including seven MSA counties. Finally, 36 Indiana counties declined in population. Thirteen of these were MSA counties.

Exhibit II-2 identifies county growth patterns since the 2000 Census. Counties growing at above-average rates since 2000 are clustered around the Indianapolis and Fort Wayne metropolitan areas, while counties with declining population are mostly northeast of the Indianapolis MSA.

¹ The term "entitlement areas" refers to cities and counties that, because of their size, are able to receive CDBG funding directly. These areas must complete a Consolidated Plan separately from the State's to receive funding. The requirements for receiving HOME, ESG, and HOPWA funds are all slightly different, but are generally based on size and need. For purposes of this report, "nonentitlement" refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute; Lake County; and the consortiums of Tippecanoe (including the cities of Lafayette and West Lafayette) and St. Joseph's County (including the cities of South Bend and Mishawaka).



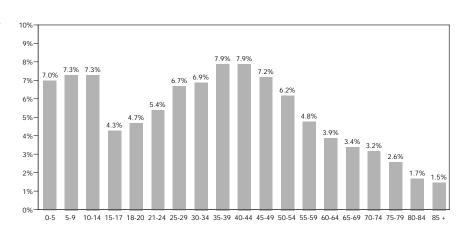
Age. The 2002 Update contained new 2000 Census information on age distribution in the State. An analysis of the data showed that the State has been growing older overall during the past decade with the aging of the large number of baby boomers.

Exhibit II-3, below, shows the age distribution of Indiana's Population in 2000. (The Census Bureau plans to release updated population estimates by age, race and ethnicity for the Indiana's counties in the summer of 2003).

Exhibit II-3. Indiana Population by Age Group, 2000

Source: U.S. Bureau of the Census, 2000.

Baby boomers and their children make up the largest age cohorts.



The exhibit highlights two likely future housing needs: 1) Demand for senior housing for aging baby boomers; and 2) Demand for rental housing as the large cohort of baby boomer children grow into their twenties, when renting is common.

Race and ethnicity. Population data by race and ethnicity is useful in projecting future housing and community development needs because these categories are generally correlated with income and household characteristics, which influence housing demand. In 2000, about 88 percent of residents in the State classified their race as white. The next largest race classification of race was African-American at 8 percent. Other races made up less than 4 percent of the State's total population. The breakdown by race of Indiana's 2000 population is illustrated in Exhibit II-4.

Exhibit II-4. Indiana Population by Race, 2000

Note:

Includes persons of Hispanic origin.

Source:

U.S. Bureau of the Census, 2000.

5,320,022	87.5%
510,034	8.4%
15,815	0.3%
59,126	1.0%
2,005	0.0%
97,811	1.6%
75,762	1.2%
6,080,485	100.0%
	510,034 15,815 59,126 2,005 97,811 75,762

Exhibit II-5, below, shows the percentage of each county's population that is African-American – the second largest racial category in the State. It should be noted that these data do not include racial classifications of two or more races, which include individuals who classify themselves as African-American and some other race.

Exhibit II-5. Percent of Population African-American, by County, 2000

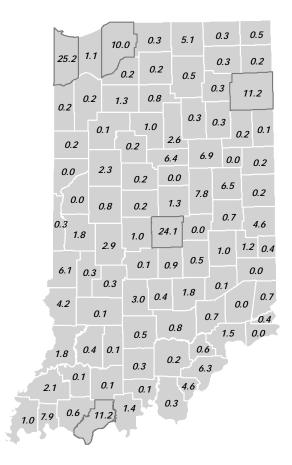
Note:

Highlighted counties have populations higher than the Statewide percentage of 8.4.

Source:

U.S. Bureau of the Census, 2000.

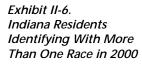
The State's African-American population is concentrated in a handful of counties.



As shown above, only a handful of counties – Lake, Marion, Allen, St. Joseph, and La Porte – have African-American populations that exceed the Statewide percentage of 8.4 percent. The African-American population is concentrated in the State's urban areas and is very low in nonentitlement areas.

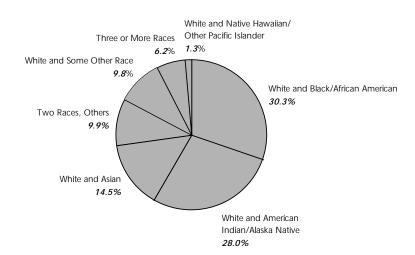
In the 2000 Census, people were given many options for racial classification, including identifying with more than one race. In all, 75,762 persons, or 1.2 percent of Indiana residents, chose this classification. Of this number, 30 percent were white and African American and 28 percent were white and American Indian or Alaskan Native. Among those identifying with more than one race, only six percent identified themselves as belonging to three or more races.

Exhibit II-6 illustrates the percentages of Indiana residents identifying with more than one race in 2000.



Source:

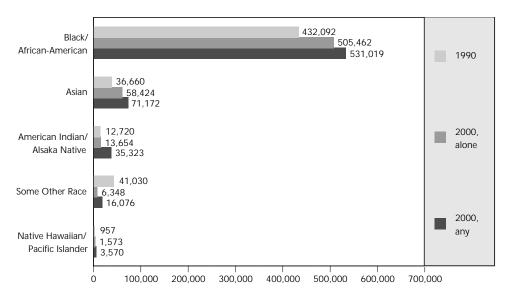
U.S. Bureau of the Census, 2000.



Because the multiracial option was not available in 1990, direct comparisons between specific racial categories in 1990 and 2000 are not possible. However, the Census data allow broad comparisons of race data. The 2000 Census data show that nonwhite populations in Indiana grew dramatically during the past decade, as illustrated in Exhibit II-7.

Exhibit II-7. Indiana Race Data: 1990, 2000 One Race Alone and 2000 Combination of Multiple Races

One Race and



Note:

White population not shown. In 2000, there were 5,219,373 white alone and 54,803 white in combination.

"alone" means only one race was listed. "Any" includes multiple and single races and will total

Indiana population as a result.

Source: U.S. Bureau of the Census, 2000

In 2000, greater than the overall In 2000, non-MSA counties together had a minority population of just 5 percent. Persons who place themselves in non-white racial categories reside mainly in the metropolitan areas of the State, with more than 50 percent of the non-white population residing in Marion and Lake counties. Based on this trend, future growth in the State's minority racial population is likely to be concentrated in Indiana's urban areas.

Ethnicity – the breakdown between persons who do and do not identify themselves as being Hispanic or Latino – is a Census category separate from race and is an increasingly important dimension for understanding housing and community development needs. Indiana's Hispanic/Latino population more than doubled (117 percent growth) during the 1990s, from 98,788 to 214,536 persons. This group represents 3.5 percent of the State's population. Exhibit II-8 below presents an analysis of the ethnic composition of the most frequent race categories in the State in 2000, including the four most frequent multiple race categories.

Exhibit II-8. Indiana Population, Race by Ethnicity, 2000

			Hispanic or Latino			
	Total Number	Percent of Population	Total Number	Percent of Population	Hispanic or Latino as Percent of Race	
American Indian or Alaska Native	15,815	0.3%	2,161	1.0%	13.7%	
Asian	59,126	1.0%	702	0.3%	1.2%	
Black or African American	510,034	8.4%	4,572	2.1%	0.9%	
Native Hawaiian or Other Pacific Islander	2,005	0.0%	432	0.2%	21.5%	
White	5,320,022	87.5%	100,649	46.9%	1.9%	
Other race alone	97,811	1.6%	91,463	42.6%	93.5%	
American Indian or Alaska Native and White	18,053	0.3%	913	0.4%	5.1%	
Asian and White	9,131	0.2%	289	0.1%	3.2%	
Black or African American and White	19,187	0.3%	661	0.3%	3.4%	
American Indian or Alaska Native and Black or African American	1,883	0.0%	86	0.0%	4.6%	
Balance of persons reporting more than one race	27,418	0.5%	12,608	5.9%	46.0%	
Total	6,080,485	100.0%	214,536	100.0%	3.5%	

Source: U.S. Census Bureau, Census 2000, 100-Percent Data.

BBC Research & Consulting Section II, Page 8

As shown in the exhibit, the largest number of Hispanics/Latinos classify themselves as white, followed by Other Race.

Exhibit II-9, below, shows the percentage of population by county that is Hispanic/Latino.

Exhibit II-9. Percent of Population Hispanic/Latino, by County

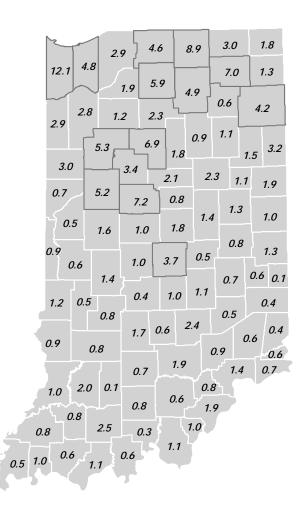
Note:

Highlighted counties have populations higher than the Statewide percentage of 3.5.

Source

U.S. Bureau of the Census, 2000.

Counties in the northern portion of the State have the highest percentages of Hispanic/Latino residents.



Household composition. An understanding of the composition of the State's households – e.g., single parents, couples without children, single, elderly – is also necessary to address the State's housing needs. The majority (78 percent) of households in the State are married-couple households. Slightly more married couples do not have children (56 percent), which is consistent with national trends. The number of married-couple households with children declined by five percent between 1990 and 2000. In single parent families with children, a much higher percentage of these households are headed by females (75 percent) than males (25 percent), although the number of households with children headed by males in the State increased by 50 percent between 1990 and 2000. The characteristics of households in non-MSA counties are generally consistent with the distribution in the State. Exhibit II-10 on the following page shows the types of households in the State and non-MSA counties, for 1990 and 2000.

Exhibit II-10. Household Composition in Indiana and Non-MSA Counties 1990 & 2000

Non-MSA Counties State of Indiana Percent Change Percent of Total Percent by Percent by Percent Change Percent by 1990-2000 1990-2000 **Family Households** 1990 2000 Household Type 1990 2000 Household Type Households Households Married Couple Children less than 18 587,574 556,113 -5.4% 34.7% 44.4% 181,893 165,446 -9.0% 35.2% 43.1% No children less than 18 614,446 695,345 13.2% 43.4% 55.6% 193,342 218,854 13.2% 46.6% 56.9% Male Householder 50.5% Children less than 18 34,169 51,412 3.2% 56.1% 9,621 15,028 56.2% 3.2% 59.1% No children less than 18 26,534 40,259 51.7% 2.5% 43.9% 7,069 10,420 47.4% 2.2% 40.9% Female Householder 9.4% 33,625 36,823 9.5% 7.8% 61.2% Children less than 18 146,548 160,311 10.0% 61.8% No children less than 18 71,080 99,061 39.4% 6.2% 38.2% 17,393 23,361 34.3% 5.0% 38.8% Total family households 1,480,351 8.3% 100.0% 442,933 469,932 100.0% 1,602,501 6.1% Total nonfamily households 585,004 151,003 733,805 25.4% 184,951 22.5%

Source: U.S. Bureau of the Census, 2000.

BBC RESEARCH & CONSULTING SECTION II, PAGE 10

For the first time in 2000, the Census asked a question about unmarried-partner households. Indiana residents reported 118,775 such households in 2000. The vast majority of these households (90 percent) were unmarried male and female partners; 10 percent were single sex partnerships.

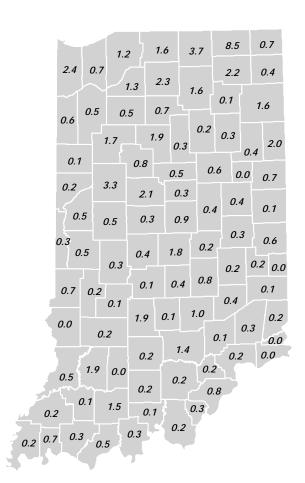
The 2000 Census also measured households that were "linguistically isolated" – that is, where no member 14 years and older speaks English only or speaks English "very well." In 2000, 29,358 households in Indiana were reported to be linguistically isolated. Of these households, 15,468 speak Spanish; 13,820 speak an Asian or Pacific Islander language; 7,960 speak an other Indo-European language; and the remainder speak other languages. Exhibit II-11 shows the percentage of households that were reported to be linguistically isolated in 2000, by county.

Exhibit II-11.
Percent of Households
Linguistically Isolated, by
County, 2000

Source

U.S. Bureau of the Census, 2000

Northern counties have the highest percentage of linguistically isolated households.



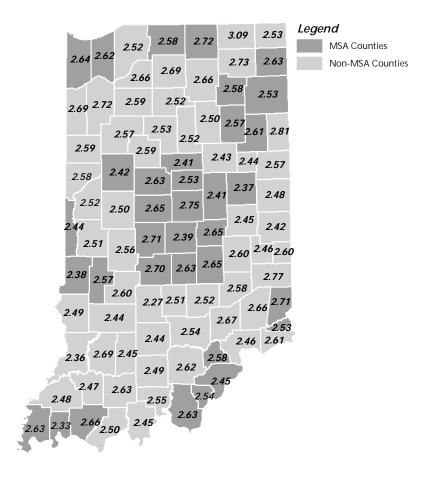
Counties with relatively high percentages of linguistically isolated households, in general, have relatively high percentages of Hispanic/Latinos, indicating that many of the linguistically isolated households are Spanish speaking.

Average household size. Average household size varies throughout the State, from a low of 2.27 in Monroe County to a high of 3.09 in La Grange County. Ten of the twenty counties with the smallest average household size are non-MSA, and thirteen of the twenty counties with the largest average household size are non-MSA. Exhibit II-12 shows average household size by county for the State in 2000.

Exhibit II-12. Average Household Size by County, 2000

Source:

U.S. Bureau of the Census, 2000



Income

Median income. According to the 2000 Census, the median household income in the State was \$41,567. This represents an 11 percent increase from the 1990 Census median household income after adjusting for inflation.

Median household incomes for counties in Indiana range from a high of \$71,026 (Hamilton County) to a low of \$31,362 (Knox County). Bartholomew County led the non-MSA counties with a median household income of \$44,184. In general, MSAs have higher costs of living than rural areas. Therefore, higher median incomes in MSA counties may not be indicative of a higher level of economic well-being. Vigo had the lowest median household income (\$33,184) of the MSA counties and Knox had the lowest of non-MSA Counties (\$31,362).

Exhibit II-13 shows 2000 Census median household income by county for the State of Indiana compared to 1990 Census median household income. To adjust for inflation, the medians for both years are Stated in 1999 dollars. MSA counties are designated in boldface.

Exhibit II-13.
Census 2000 Median Household Income (1999 Income) Compared to 1990 (1989 Income)

County	1999	1989 (Adjusted)	Percent Change
State of Indiana	\$41,567	\$37,375	11.2 %
Adams County	\$40,625	\$37,368	8.7 %
Allen County	<i>\$42,671</i>	\$41,317	<i>3.3</i> %
Bartholomew County	\$44,184	\$40,196	9.9 %
Benton County	\$39,813	\$34,861	14.2 %
Blackford County	\$34,760	\$33,125	4.9 %
Boone County	<i>\$49,632</i>	\$44,973	<i>10.4</i> %
Brown County	\$43,708	\$38,190	14.4 %
Carroll County	\$42,677	\$36,997	15.4 %
Cass County	\$39,193	\$33,696	16.3 %
Clark County	\$40,111	<i>\$35,543</i>	<i>12.9</i> %
Clay County	<i>\$36,865</i>	\$30,461	<i>21.0</i> %
Clinton County	<i>\$40,759</i>	<i>\$33,936</i>	<i>20.1</i> %
Crawford County	\$32,646	\$26,434	23.5 %
Daviess County	\$34,064	\$29,593	15.1 %
Dearborn County	\$48,899	\$40,750	<i>20.0</i> %
Decatur County	\$40,401	\$35,952	12.4 %
DeKalb County	\$44,909	<i>\$40,195</i>	<i>11.7</i> %
Delaware County	<i>\$34,659</i>	\$31,715	<i>9.3</i> %
Dubois County	\$44,169	\$40,528	9.0 %
Elkhart County	\$44,478	\$40,199	<i>10.6</i> %
Fayette County	\$38,840	\$33,180	17.1 %
Floyd County	\$44,022	\$36,937	<i>19.2</i> %
Fountain County	\$38,119	\$32,151	18.6 %
Franklin County	\$43,530	\$35,995	20.9 %
Fulton County	\$38,290	\$33,927	12.9 %
Gibson County	\$37,515	\$33,725	11.2 %
Grant County	\$36,162	\$34,066	6.2 %
Greene County	\$33,998	\$30,031	13.2 %
Hamilton County	<i>\$71,026</i>	<i>\$59,375</i>	<i>19.6</i> %
Hancock County	<i>\$56,416</i>	<i>\$48,453</i>	<i>16.4</i> %
Harrison County	\$43,423	\$35,351	<i>22.8</i> %
Hendricks County	\$55,208	\$51,774	6.6 %
Henry County	\$38,150	\$33,313	14.5 %
Howard County	\$43,487	\$40,897	<i>6.3</i> %
Huntington County	\$41,620	\$38,522	<i>8.0</i> %
Jackson County	\$39,401	\$33,442	17.8 %
Jasper County	\$43,369	\$37,049	17.1 %
Jay County	\$35,700	\$30,766	16.0 %
Jefferson County	\$38,189	\$32,213	18.6 %
Jennings County	\$39,402	\$31,949	23.3 %
Johnson County	\$52,693	\$45,471	<i>15.9</i> %
Knox County	\$31,362	\$27,969	12.1 %

Exhibit II-13. Census 2000 Median Household Income (1999 Income) Compared to 1990 Income), Continued

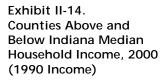
(1989

		1989	Percent
County	1999	(Adjusted)	Change
Kosciusko County	\$43,939	\$41,098	6.9 %
LaGrange County	\$42,848	\$35,426	21.0 %
Lake County	\$41,829	\$39,506	<i>5.9</i> %
LaPorte County	\$41,430	\$36,949	12.1 %
Lawrence County	\$36,280	\$33,438	8.5 %
Madison County	\$38,925	\$35,607	<i>9.3</i> %
Marion County	\$40,421	\$37,835	<i>6.8</i> %
Marshall County	\$42,581	\$36,744	15.9 %
Martin County	\$36,411	\$30,297	20.2 %
Miami County	\$39,184	\$31,721	23.5 %
Monroe County	\$33,311	\$32,162	<i>3.6</i> %
Montgomery County	\$41,297	\$36,366	13.6 %
Morgan County	\$47,739	\$42,521	<i>12.3</i> %
Newton County	\$40,944	\$37,150	10.2 %
Noble County	\$42,700	\$38,735	10.2 %
Ohio County	\$41,348	\$34,052	<i>21.4</i> %
Orange County	\$31,564	\$27,275	15.7 %
Owen County	\$36,529	\$30,375	20.3 %
Parke County	\$35,724	\$31,816	12.3 %
Perry County	\$36,246	\$31,354	15.6 %
Pike County	\$34,759	\$29,975	16.0 %
Porter County	<i>\$53,100</i>	<i>\$48,205</i>	<i>10.2</i> %
Posey County	\$44,209	\$40,922	<i>8.0</i> %
Pulaski County	\$35,422	\$32,989	7.4 %
Putnam County	\$38,882	\$35,961	8.1 %
Randolph County	\$34,544	\$32,152	7.4 %
Ripley County	\$41,426	\$34,533	20.0 %
Rush County	\$38,152	\$32,591	17.1 %
St. Joseph County	\$40,420	<i>\$36,645</i>	<i>10.3</i> %
Scott County	<i>\$34,656</i>	<i>\$28,193</i>	<i>22.9</i> %
Shelby County	\$43,649	\$39,411	<i>10.8</i> %
Spencer County	\$42,451	\$37,349	13.7 %
Starke County	\$37,243	\$29,570	25.9 %
Steuben County	\$44,089	\$37,901	16.3 %
Sullivan County	\$32,976	\$29,773	10.8 %
Switzerland County	\$37,092	\$30,981	19.7 %
Tippecanoe County	<i>\$38,652</i>	<i>\$35,860</i>	7.8 %
Tipton County	<i>\$48,546</i>	\$40,491	<i>19.9</i> %
Union County	\$36,672	\$31,973	14.7 %
Vanderburgh County	<i>\$36,823</i>	<i>\$33,482</i>	<i>10.0</i> %
Vermillion County	<i>\$34,837</i>	<i>\$28,993</i>	<i>20.2</i> %
Vigo County	<i>\$33,184</i>	<i>\$30,506</i>	<i>8.8</i> %
Wabash County	\$40,413	\$34,684	16.5 %
Warren County	\$41,825	\$33,329	25.5 %
Warrick County	\$48,814	\$44,217	<i>10.4</i> %
Washington County	\$36,630	\$29,717	23.3 %
Wayne County	\$34,885	\$30,467	14.5 %
Wells County	\$43,934	\$40,572	<i>8.3</i> %
White County	\$40,707	\$34,536	17.9 %
Whitley County	\$45,503	\$40,400	<i>12.6</i> %

Note: 1989 median is adjusted to 1999 dollars for direct comparison. MSA counties are in bold.

Source: U.S. Census Bureau & Indiana Business Research Center.

As shown in Exhibit II-14, 35 counties exceed the Statewide median household income of \$41,567; twenty-one of these are MSA counties. Exhibit II-15 shows the percent change in median household income by county.



Note:

1989 median is adjusted to 1999 dollars.

Source:

U.S. Bureau of the Census, 2000 and Indiana Business Research Center.

High-income counties are concentrated around MSAs.

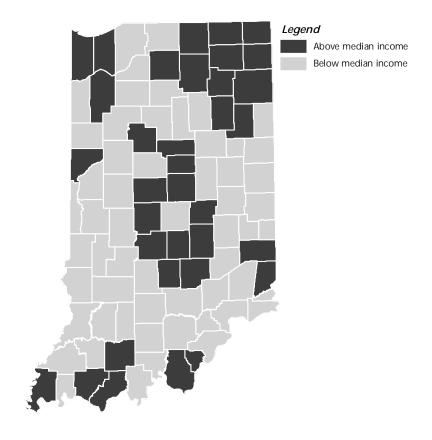


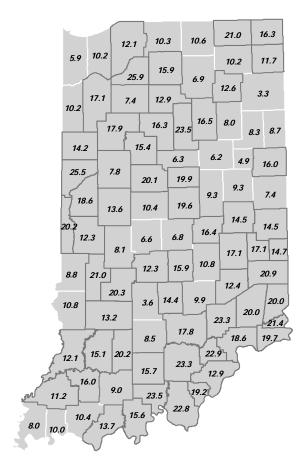
Exhibit II-15.
Percent Change in 2000
Median Household
Income (1999 Income)
Compared to 1990 (1989
Income)

Note:

The highlighted counties had income growth higher than the State percentage of 11.2.

Source:

U.S. Bureau of the Census, 2000 and Indiana Business Research Center.



Income distribution. Exhibit II-16 shows the distribution of household income in the State in 1990 and 2000. The percentage of persons in the lower and middle-income brackets decreased for all income ranges up to \$50,000. The percentage in the higher income brackets (\$50,000 and greater) grew fairly rapidly during the decade. The largest increase by income bracket occurred in the \$100,000 to \$149,999 range: the number of households with incomes in this range increased almost three-and-a-half times between 1990 and 2000.

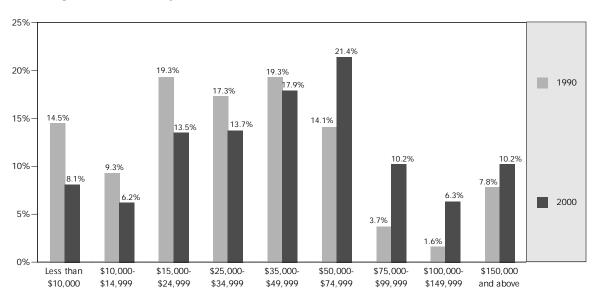


Exhibit II-16.
Percentage of Households by Income Bracket, State of Indiana, 1990 and 2000

Note: 1990 data are based on 1989 incomes and 2000 data are based on 1999 incomes. Brackets are not adjusted for inflation.

Source: U.S. Census Bureau & Indiana Business Research Center.

Poverty. Poverty rates in Indiana have fluctuated with year-to-year changes in economic conditions, according to estimates from the Indiana Business Research Center. The most current of those estimates indicate that the percentage of persons living in poverty in the State averaged 10 percent during 1998 and 1999, 9.1 percent between 1997 and 1998, and 8.2 percent between 1996 and 1997.

The recent release of the 2000 Census indicates that the percentage of persons living below the poverty level in the State was 9.5 percent. This was 1.2 percentage points lower than the percentage of persons living in poverty in 1990. There were similar improvements in other poverty measures over the same period:

- The percentage of *families* living below the poverty level in Indiana was 6.7 percent in 2000, down from 7.9 percent in 1990;
- The percentage of families with children under 5 years old living in poverty was 13.7 percent in 2000, down from 15.3 percent in 1990; and
- The percentage of persons over 65 years old below the poverty line was 7.7 percent in 2000, down from 10.8 percent in 1990.

Exhibit II-17 illustrates these trends.

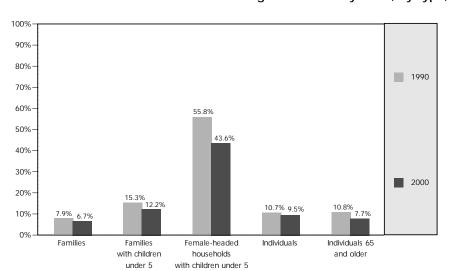


Exhibit II-17.
Percent of Families and Individuals Living Below Poverty Level, by type, 1990 and 2000

Source: U.S. Bureau of the Census, 2000.

The exhibit also demonstrates that poverty is most prevalent among female-headed households with children under 5 years of age. In 2000, 43.6 percent of such households in the State were under the poverty level. Although still very high, the percentage of female-headed households with children under 5 years declined substantially from 1990.

Although poverty is most common in Indiana's metropolitan areas -73 percent of the State's poor lived in MSA counties in 2000, according to the Census Bureau - it is not exclusively a problem of the most populous places. Nearly two-thirds of the counties with poverty rates for persons above the State average in 2000 were non-MSA counties. Exhibit II-18 shows the percentage of individuals below the poverty level in 2000, by county.

Exhibit II-18. Percent of Population with Income Below Poverty Level, 2000

Source:

U.S. Bureau of the Census, 2000.

Geography	Percent of population with income below poverty level
State of Indiana	9.5%
Adams County	9.1%
Allen County	9.1%
Bartholomew County	7.3%
Benton County	5.5%
Blackford County	8.7%
Boone County	5.2%
Brown County	8.9%
Carroll County	6.8%
Cass County	7.6%
Clark County	8.1%
Clay County	8.7%
Clinton County	8.6%
Crawford County	16.8%
Daviess County	13.8%
Dearborn County	6.6%
Decatur County	9.3%
DeKalb County	5.9%
Delaware County	15.1%
Dubois County	5.3%
Elkhart County	7.8%
Fayette County	7.9%
Floyd County	8.7%
Fountain County	8.5%
Franklin County	7.1%
Fulton County	7.6%
Gibson County	8.2%
Grant County	11.8%
Greene County	11.0%
Hamilton County	2.9%
Hancock County	3.0%
Harrison County	6.4%
Hendricks County	3.6%
Henry County	7.8%
Howard County	9.5%
Huntington County	5.5%
Jackson County	8.5%
Jasper County	6.7%
Jay County	9.1%
Jefferson County	9.6%
Jennings County	9.2%
Johnson County	5.6%
Knox County	16.0%
Kosciusko County	6.4%
LaGrange County	7.7%
Lake County	12.2%
LaPorte County	8.7%
Lawrence County	9.8%

Exhibit II-18.
Percent of Population with Income Below Poverty Level, 2000, Continued

Source:

U.S. Bureau of the Census, 2000.

Geography	Percent of population with income below poverty level
Madison County	9.3%
Marion County	11.4%
Marshall County	6.8%
Martin County	11.2%
Miami County	8.0%
Monroe County	18.9%
Montgomery County	8.3%
Morgan County	6.6%
Newton County	6.9%
Noble County	7.9%
Ohio County	7.1%
Orange County	12.4%
Owen County	9.4%
Parke County	11.5%
Perry County	9.4%
Pike County	8.0%
Porter County	5.9%
Posey County	7.4%
Pulaski County	8.3%
Putnam County	8.0%
Randolph County	11.1%
Ripley County	7.5%
Rush County	7.3%
Scott County	13.1%
Shelby County	7.6%
Spencer County	6.9%
St. Joseph County	10.4%
Starke County	11.1%
Steuben County	6.7%
Sullivan County	10.9%
Switzerland County	13.9%
Tippecanoe County	15.4%
Tipton County	5.1%
Union County	9.7%
Vanderburgh County	11.2%
Vermillion County	9.5%
Vigo County	14.1%
Wabash County	6.9%
Warren County	6.5%
Warrick County	5.3%
Washington County	10.6%
Wayne County	11.4%
Wells County	5.9%
White County	7.0%
Whitley County	4.9%

Self sufficiency standard. In 2002, the Indiana Coalition on Housing and Homeless Issues (ICHHI) commissioned a study to examine how much income is needed for different family types to adequately meet basic needs, without public or private assistance. This income level is called the self-sufficiency standard. The standard is determined by taking into account the costs of housing, child care, food, transportation, health care and miscellaneous expenses for several family types, as well as any tax credits a family might receive. The study calculated the standard for metropolitan areas and all counties in the State.

Exhibit II-19 on the following page shows the hourly self-sufficiency standard for all counties in the State for a single adult and a single adult with a preschooler. Additional data from this study can be found on the County Data Sheets at the end of Section IV, Housing Market Analysis.

Exhibit II-19. Self Sufficiency Standard, 2002

Source:

The Self-Sufficiency Standard for Indiana, 2002.

County	Adult	Adult with a preschooler
Adams	\$6.68	\$10.47
Allen	\$6.76	\$11.07
Bartholomew	\$6.90	\$10.82
Benton	\$5.94	\$9.47
Blackford	\$5.88	\$8.63
Boone	\$7.18	\$11.94
Brown	\$6.42	\$9.74
Carroll	\$5.93	\$8.61
Cass	\$5.94	\$8.79
Clark	\$6.98	\$10.28
Clay	\$6.11	\$8.43
Clinton	\$7.04	\$11.10
Crawford	\$5.90	\$8.59
Daviess	\$5.90	\$8.54
De Kalb	\$6.72	\$10.29
Dearborn	\$7.24	\$11.77
Decatur	\$6.15	\$9.29
Delaware	\$7.02	\$11.35
Dubois	\$5.90	\$8.70
Elkhart	\$6.91	\$10.82
Fayette	\$6.05	\$8.84
Floyd	\$7.01	\$10.42
Fountain	\$5.92	\$8.80
Franklin	\$5.91	\$8.76
Fulton	\$6.01	\$8.53
Gibson	\$5.89	\$8.18
Grant	\$5.92	\$8.77
Greene	\$5.92	\$8.44
Hamilton	\$7.18	\$12.96
Hancock	\$7.19	\$11.88
Harrison	\$7.04	\$10.21
Hendricks	\$7.20	\$11.40
Henry	\$6.13	\$10.31
Howard	\$6.72	\$10.57
Huntington	\$6.71	\$10.29
Jackson	\$6.32	\$9.63
Jasper	\$6.13	\$9.20
Jay	\$5.89	\$8.22
Jefferson	\$5.84	\$8.46
Jennings	\$5.91	\$8.55
Johnson	\$7.18	\$12.00
Knox	\$6.08	\$8.82

Exhibit II-19. Self Sufficiency Standard, 2002, Continued

Source:

The Self-Sufficiency Standard for Indiana, 2002.

		ماخند، خاريات
County	Adult	Adult with a preschooler
County	Addit	a presentotier
Kosciusko	\$6.36	\$9.59
La Porte	\$6.28	\$10.24
Lagrange	\$6.04	\$8.69
Lake	\$8.05	\$12.98
Lawrence	\$5.90	\$8.35
Madison	\$7.26	\$11.14
Marion	\$7.36	\$12.59
Marshall	\$6.09	\$9.52
Martin	\$5.90	\$7.97
Miami	\$5.91	\$8.53
Monroe	\$7.37	\$13.47
Montgomery	\$6.83	\$9.35
Morgan	\$7.23	\$11.11
Newton	\$5.91	\$9.07
Noble	\$6.04	\$8.53
Ohio	\$6.12	\$8.91
Orange	\$5.91	\$8.56
Owen	\$5.93	\$8.77
Parke	\$5.92	\$8.19
Perry	\$5.90	\$8.62
Pike	\$5.86	\$8.65
Porter	\$8.02	\$12.70
Posey	\$6.44	\$10.27
Pulaski	\$5.95	\$8.46
Putnam	\$6.26	\$9.39
Randolph	\$5.89	\$8.47
Ripley	\$5.07 \$5.91	\$8.94
Rush	\$5.91	\$9.07
Scott	\$5.91 \$7.04	\$10.15
		\$10.13
Shelby	\$7.20	
Spencer	\$5.88 \$4.05	\$8.19
St. Joseph	\$6.85	\$11.62
Starke	\$5.89	\$8.34
Steuben	\$6.52	\$9.33
Sullivan	\$5.84	\$8.40
Switzerland	\$5.90	\$8.16
Tippecanoe	\$7.03	\$11.66
Tipton	\$6.70	\$11.23
Union	\$5.89	\$8.66
Vanderburgh	\$6.59	\$10.64
Vermillion	\$6.05	\$8.73
Vigo	\$6.06	\$9.13
Wabash	\$5.90	\$8.46
Warren	\$5.94	\$8.50
Warrick	\$6.48	\$9.33
Washington	\$5.91	\$8.61
Wayne	\$6.45	\$9.37
Wells	\$6.71	\$9.73
White	\$5.94	\$10.20
Whitley	\$6.70	\$10.22

Basic family budgets. A study prepared in 1999 and released in 2001 by the Economic Policy Institute provided a detailed assessment of financial capacity at the family level. The study indicated that the average one-parent, two-child family in rural Indiana would have to earn \$26,618 in pre-tax income (\$2,218 monthly) in order to meet all of its expenses. This study made use of basic family budgets, which measure the income a family requires to meet basic needs for a safe and decent standard of living. The family budget differs from the poverty thresholds in that it tabulates the costs of every major budget item a family needs, including housing, child care, health care, food, transportation and taxes.

Exhibit II-20 shows the study's estimated monthly expenses needed for a one-parent, two-child family to maintain a safe and decent standard of living in rural Indiana.

Exhibit II-20. Basic Monthly Budget: One-Parent, Two-Child Family, Rural Indiana, 1999

Source:

Hardships In America: The Real Story of Working Families, Economic Policy Institute, 2001.

Line Item	Monthly Amount	Percent of Total
Housing	\$420	18.9%
Food	\$351	15.8%
Child Care	\$637	28.7%
Transportation	\$197	8.9%
Health Care	\$207	9.3%
Other Necessities	\$239	10.8%
Taxes	<u>\$167</u>	7.5%
Total	\$2,218	100.0%

A county level comparison of the average weekly earnings of Indiana households against the above budget found that two out of three non-MSA counties sustain monthly earnings **below** what is required of a one-parent, two-child family to maintain a safe and decent standard of living in rural Indiana.

Sources of Income. The 2000 Census collected data about sources of supplemental income, such as Supplemental Security Income (SSI) and Public Assistance income. In 2000, 3.5 percent of the State's households received SSI and 2.6 percent received Public Assistance.

Other indicators. Another indicator of the economic well being of families in Indiana is the percentage of families receiving public assistance. Recent estimates indicate that program participation in Temporary Assistance to Needy Families (TANF) increased from 2000 to 2001. Statewide, the rate of participation rose by 0.5 percentage points to 1.8 percent from 1.3 percent. There were nearly 9,000 more families participating in 2001 and 31,780 more individuals receiving assistance.

Lake and Marion Counties made up 46 percent of TANF participants and had the highest rates of program participation. MSA counties averaged 1.25 percent participation in TANF in 2001 compared to 0.89 percent for MSA counties.

There has also been a recent up tick in food stamps program participation. The monthly average number of persons receiving food stamps in Indiana was 331,206 in 2001. This was 33,865 more than in 2000, an increase of 11.4 percent. However, the average number of food stamps recipients per month has declined by 17.6 percent Statewide since 1996.

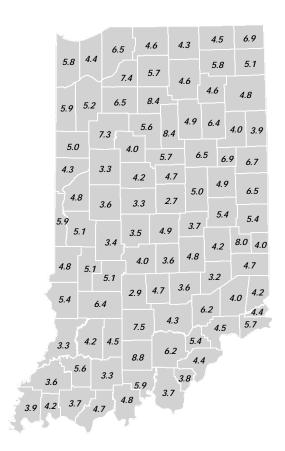
Employment

Unemployment rate and employment characteristics. Exhibit II-21 shows the most recent monthly unemployment rates by county, as reported by the Department of Workforce Development.

Exhibit II-21. Unemployment Rates by County, December 2002

Source:

Indiana Department of Workforce Development.



As of December 2002, the average unemployment rate in Indiana was 4.7 percent, down from 5.1 percent in December 2001. Unemployment rates have risen significantly in 2001 and 2002 after hovering below 3.5 percent from 1996 through 2000. Rates are now at levels that the State last experienced State in the early 1990s. Exhibit II-22 illustrates the broad trend in unemployment rates since 1989.

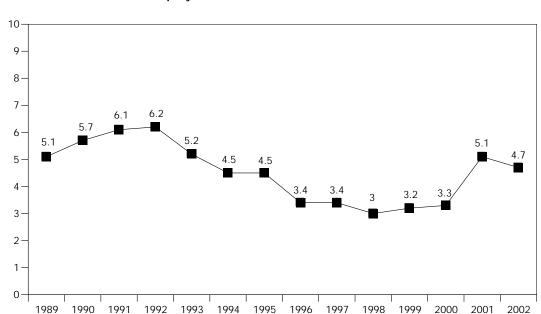


Exhibit II-22. Indiana's December Unemployment Rate from 1989 to 2002

Source: Indiana Department of Workforce Development.

County unemployment rates ranged from a low of 2.7 percent in Hamilton County to a high of 8.8 percent in Orange County as of December 2002. Exhibit II-23 lists the counties with unemployment rates at or below the Statewide average of 4.7 percent and those above the Statewide average.

Exhibit II-23. Indiana Unemployment Rates by County: Counties Higher and Lower Than Statewide Average, December 2002

Note:

Statewide average equals 4.7 percent unemployment as of December 2002.

Source:

Indiana Department of Workforce Development.

Allen County Benton County Blackford County Cass County Cass County Carwford County De Kalb County De Kalb County Fountain County Greene County Howard County Huntington County Lay County Lay County Lay County Harrison County Jenings County Lawrence County Lawrence County Marishall County Marshall County Maren County Morange County Porter Count	Higher than	Lower than or Equal
Benton County Blackford County Cass County Clay County Clay County Clay County Clay County Clay County Clark County Clark County Clark County Clark County Clark County Clark County De Kalb County Delaware County Fayette County Fountain Co		•
Benton County Blackford County Cass County Clay County Clay County Clay County Clay County Clay County Clark County Clark County Clark County Clark County Clark County Clark County De Kalb County Delaware County Fayette County Fountain Co		
Blackford County Cass County Cass County Clay County Crawford County De Kalb County Delaware County Fayette County Fountain County Grare County Fountain County Henry County Jasper County Jay County Lawrence County Jenings County Lawrence County Marishall County Marishall County Market County Morgan County Menry County Marshall County Marshall County Mare County Morgan County Morgan County Morgan County Mare County Morgan County Posey County Posey County Posey County Pike County Ripley County Ripley County Starke County Switzerland County Vanderburgh County Vanderburgh County Vanderburgh County Varrick County Varrick County	Allen County	Adams County
Blackford County Cass County Cass County Clay County Crawford County De Kalb County Delaware County Fayette County Fountain County Grare County Fountain County Henry County Jasper County Jay County Lawrence County Jenings County Jenings County Lawrence County Marion County Marishall County Marko County Morgan County Posey County Marshall County Morgan County Posey County Posey County Posey County Posey County Marshall County Marshall County Marshall County Marshall County Marshall County Morgan County Newton County Porange County Porange County Posey County Steuben County Stilpon County Vanerburgh County Steuben County Vanerburgh County Vanerburgh County Vanerburgh County Stilpon County Vanerburgh County Vanerburgh County Vanerburgh County Steuben County Vanerburgh County Varrick County Varrick County	1	Bartholomew County
Cass County Clay County Clay County Carroll County Carroll County De Kalb County Delaware County Fayette County Fountain County Henry County Henry County Jasper County Jasper County Lawrence County Lawrence County Marishall County Marishall County Marishall County Morange County Noble County Perry County Perry County Parke County Parke County Parke County Posey County Steuben County Steuben County Varrick County	_	Boone County
Clay County Crawford County De Kalb County De Kalb County Delaware County Fayette County Fulton County Henry County Jasper County Jasper County Jasper County Jay County Jay County Jay County Lawrence County Lawrence County Marion County Marion County Mobic County Moran County Posey County Posey County Pulaski County Rush County Spencer County Starke County Steuben County Steuben County Vigo County Warrick County Varrick County Varrick County Varrick County Varrick County	_	Brown County
Crawford County De Kalb County De Kalb County Delaware County Fayette County Fountain County Fountain County Fulton County Grant County Henry County Huntington County Japer County Lawrence County Lawrence County Marison County Lawrence County Marison County Marison County Marison County Marison County Marison County Marison County Lawrence County Marison County Marin County Monore County Monore County Noble County Noble County Noble County Owen County Parke County Parke County Posey County Pike County Pulaski County Randolph County Steuben County Steuben County Vigo County Vigo County Vigo County Vigo County Vigo County Virmillion County Vigo County Virmillion County Vigo County Virmillion County Vigo County Virmillion County Virmillion County Vigorounty Virmillion County Vigorounty Virmillion County Virmillion Varrick County Varrick County	Clay County	Carroll County
Delaware County Fayette County Fayette County Fountain County Fulton County Grant County Greene County Henry County Huntington County Jasper County La Porte County Marison County Lawrence County Marison County Monroe County Monroe County Montgomery County Noble County Montgomery County Owen County Porter County Porter County Porter County Porter County Posey County Posey County Pulaski County Ripley County Spencer County Starke County Starke County Starke County Vigo County V		Clark County
Fayette County Fountain County Fountain County Fulton County Grant County Greene County Henry County Henry County Huntington County Jasper County La Porte County Marison County Lawrence County Marison County Moroe County Monroe County Montgomery County Noble County Oven County Montgomery County Parke County Porter County Porter County Porter County Porter County Pulaski County Ripley County Ripley County Ripley County Spencer County Starke County Starke County Starke County Vigo Co	De Kalb County	Clinton County
Fountain County Fulton County Fulton County Grant County Greene County Henry County Henry County Huntington County Jasper County Jay County La Porte County Marion County Marion County Morage County Noble County Noble County Parke County Posey County Spencer County Spencer County Starke County Vanderburgh County Switzerland County Varrick County	Delaware County	Daviess County
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Marion County Marshall County Miami County Newton County Noble County Orange County Owen County Parke County Perry County Pike County Pulaski County Randolph County Scott County Starke County Starke County Sullivan County Switzerland County Vigo County Vigo County Morgan County Morgan County Porter County Porter County Posey County Putnam County Ripley County Ripley County Steuben County St. Joseph County Tippecanoe County Vanderburgh County Varren County Varren County Varren County Vigo County Warrick County	Lawrence County	Johnson County
Marshall County Miami County Newton County Noble County Orange County Owen County Parke County Perry County Pike County Pulaski County Randolph County Scott County Starke County Starke County Steuben County Switzerland County Vigo County Nandrin County Martin County Morgan County Morgan County Porter County Porter County Posey County Putnam County Ripley County Rush County Steuben County St. Joseph County Tippecanoe County Steuben County Vanderburgh County Vanderburgh County Varren County Vigo County Vigo County Warrick County	Madison County	Knox County
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Noble County Orange County Owen County Owen County Parke County Perry County Pike County Pike County Pike County Pulaski County Randolph County Scott County Starke County Starke County Steuben County Switzerland County Vigo County Vigo County Norgan County Posey County Putnam County Ripley County Ripley County Rush County Spencer County Steuben County Tippecanoe County Tipton County Vanderburgh County Vanderburgh County Varren County Vigo County Warrick County	Miami County	Martin County
Orange County Owen County Parke County Perry County Pike County Pike County Pulaski County Randolph County Scott County Starke County Starke County Steuben County Switzerland County Vigo County Vigo County Morgan County Pohio County Posey County Putnam County Ripley County Rush County Spencer County Spencer County St. Joseph County Tippecanoe County Tipton County Vanderburgh County Vanderburgh County Varren County Vigo County Warrick County	Newton County	Monroe County
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Perry County Pike County Pike County Pulaski County Randolph County Scott County Shelby County Starke County Steuben County Sullivan County Switzerland County Vigo County Putnam County Ripley County Rush County Spencer County St. Joseph County Tippecanoe County Tipton County Union County Vanderburgh County Varren County Varren County Varrick County		Ohio County
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Pulaski County Randolph County Scott County Shelby County Starke County Steuben County Sullivan County Switzerland County Vermillion County Vigo County Rush County Spencer County St. Joseph County Tippecanoe County Tipton County Union County Vanderburgh County Warren County Warrick County	Perry County	Posey County
Randolph County Scott County Shelby County Starke County Steuben County Sullivan County Switzerland County Vermillion County Vigo County Scott County Spencer County St. Joseph County Tippecanoe County Tipton County Union County Vanderburgh County Warren County Warrick County		
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	<u> </u>	<u> </u>
Wabash County Wells County		3
	_	
Washington County Whitley County		Whitley County
Wayne County		
White County	White County	

Employment sectors. Goods producing industries other than agriculture – that is, mining, manufacturing and construction – remain a major source of employment in Indiana. Indeed, Indiana had the highest percentage of goods producing, non-farm jobs in 2000 compared to its neighboring States, according to the Bureau of Labor Statistics. The data indicate that the percentage of the economy composed of non-farm, goods producing jobs was nearly 26 percent.

However, the services sector – a very broad category – continues to displace jobs in the goods producing industries. The services sector (comprising diverse activities from food service, to information technology, health care and the many types of public administration) makes up the remainder of Indiana's non-agricultural economy.

Exhibit II-24 shows the distribution of jobs by industry in the State as of fourth quarter 2001.

Exhibit II-24. Employment by Industry, State of Indiana, 2001

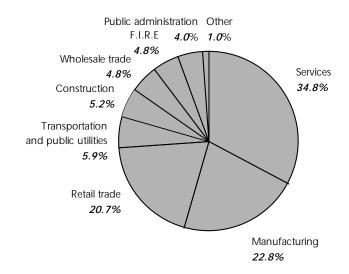
Note:

F.I.R.E. is Finance, Insurance, and Real EState Other includes mining, agricultural services, forestry and fishing.

Source:

Indiana Business Research Center, based on FS202 data.

The services sector dominates the non-agricultural economy.



Although the services industry holds an employment edge Statewide, the State's 92 counties are evenly split between manufacturing and services in terms of the dominant employing industry. Counties in which manufacturing is the largest employer are located primarily in the northeast to north-central area of the State, along with a cluster of counties in the southern and southeast part of Indiana.

Although manufacturing is the dominant employer in 43 of Indiana's 92 counties, it is the highest paying employer in 61 counties (about two-thirds of the State). For counties heavily dependent on manufacturing, the conversion of manufacturing to the lower paying service sector-based economies could mean a decline in earnings. It should be noted that the fast-growing services sector is a very diverse category, and occupations can range from high-paying health services professionals (e.g., doctors, medical) to those employed in the social services and foodservices industries, who earn substantially lower wages. In general, however, wages in the services sector are lower than in the manufacturing sector.

Educational attainment. According to the 2000 Census, the percentage of Indiana residents who had completed college increased between 1990 and 2000, from 18.3 percent to 23.4 percent. This was 4.1 percent lower than the U.S. average (25.7), however. Although the gap between the U.S.

and Indiana's 25 to 34 year olds who had completed college narrowed between 1990 and 2000, the gap for 45 to 64 year old college graduates increased during the decade, indicating an outmigration of more educated people from the State.

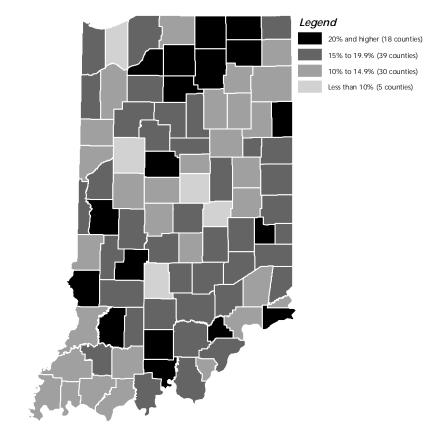
The percentage of Indiana residents who had completed high school declined during the decade for persons aged 25 to 34, from 67.2 percent to 63.4 percent, but increased for all other age cohorts. Exhibit II-25, below, shows the percent of Indiana residents between the ages of 18 and 44 who had **not** completed high school in 2000. Only five counties had non-completion rates of less than 10 percent; most counties had between 10 and 20 percent of their residents without high school diplomas.

Exhibit II-25. Percent Ages 18 to 44 Not Completing High School, 2000

Source

"In Context" Indiana Department of Commerce, January/February, 2003.

Only five counties have less than 10% not finishing high school.



It should be noted that Indiana has a large population that does not participate in public schools and, as such, is excluded from the above numbers.

Economic Forecast

Population growth. Growth rates are expected to slow slightly during the early part of the decade. Population growth projections released by the Indiana Business Research Center indicate that Statewide growth between 2000 and 2005 is projected to be .57 percent per year, for a total growth of 2.8 percent. This is about 65 percent of the average rate experienced between 1990 and 2000.

Between 2005 and 2010, the growth rate is expected to decrease to .33 percent per year, for total growth of 1.66 percent. By 2020, the State is projected to have 6.5 million people, or approximately 500.000 more than in 2000.

Population growth in non-MSA counties is expected to be similar to growth for the State. Total population in non-MSA counties is projected to increase about .42 percent per year, to reach 1.8 million persons by 2010. Given these trends, the percentage of the State's population residing in non-MSA counties is expected to continue to be at or around 30 percent.

The counties with the highest predicted growth through 2005 include Hamilton, Hendricks, Dearborn, Johnson and Switzerland – all with estimated five-year growth rates over 7 percent. Almost 60 percent of the counties with projected population growth that is higher than the State average are non-MSA counties; these counties are concentrated in the northeast and south central parts of the State. The counties projected to experience the largest population losses through 2005 include Martin, Delaware, Blackford, Grant and Vigo.

Population characteristics. The median age in the State is projected to be 36 years in 2010, compared with 35 currently. During the next five to ten years, the cohort of persons 60 years of age or older is projected to projected to grow relative to other age groups. Population groups between 40 and 60 years old also will gain significantly over other groups. Declines in population are projected for the population between 20 and 35 years old.

Racial and ethnic diversity in the State is expected to increase very slightly during the next five to ten years. Minority populations are projected to make up 11 percent of the State's population by 2010, compared to 10 percent in 2000.

The percentage of households that consists of married couples (with and without children) is expected to stay about the same during the next five to ten years. Households made up of single males and females are projected to be the fastest growing household types. Female-headed households are expected to continue to be the majority of single parent households.

Income and employment. The State's employment and income growth during the next five and ten years will depend on a number of factors, including the condition of the national economy and the State's ability to deflect recessionary pressures. In terms of job losses, Indiana has been hit harder by the recent recession than most States and the U.S. overall. In 2001, Indiana led the nation in the percent decline in jobs from 2000 at 2.2 percent. Conditions improved in 2002, as the State cut its rate of job losses. The Indiana Business Research Center forecasts continued improvement with job growth of 30,000 during 2003.

SECTION III. Housing and Community Development Needs

SECTION III. Housing and Community Development Needs

Introduction

This section satisfies the requirements of Sections 91.305, 91.310, and 91.315 of the State Government's Consolidated Plan Regulations. This section discusses the State's housing and community development conditions and needs, as identified by citizens through surveys, public forums, and public comments. A more comprehensive market analysis for the State and a discussion of the challenges of housing special needs groups are found in the Housing Market Analysis and Special Needs sections of the report.

Background on primary data sources. The qualitative housing and community development priorities were obtained from regional forums and a key person survey.

During early March 2003, 140 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities. The attendees completed a number of exercises where they discussed community needs, learned of available resources to meet their needs and identified remaining gaps.

In February 2003, 4,300 community surveys were distributed to local government leaders, providers of housing, health, and other community services, members of housing and community coalitions, and other interested parties. A total of 477 surveys were received, representing 90 of the State's 92 counties. Roughly 26 percent of the survey respondents represented local governments in the State, 12 percent were housing providers, 10 percent were social service providers, and the remaining respondents represented other types of organizations (e.g., advocacy, health care providers, etc.).

Regional Forums

To gather public input into the Consolidated Planning process, six public forums were held throughout the State in February 2003. The forums were regionally distributed, with two in the northern, two in the southern, and two in the central part of the State. The six forums were held in Valparaiso, Warsaw, Connersville, Jasper, Sellersburg and Greencastle and lasted approximately two hours. All sites where the forums were held were accessible to persons with disabilities.

The primary purpose of the forums was to provide Indiana residents the opportunity to voice their opinions about the greatest needs in their communities. A secondary purpose was to distribute information about the four HUD grants and eligible activities to citizens and representatives of housing and community development organizations. More than 4,000 English and approximately 350 Spanish brochures were distributed to citizens and organizations throughout the State to announce the forums.

Forum participants. The Statewide forums were very successful this year given the unusual weather. Together, 140 participants braved the cold and measurably significant snow to attend the sessions. As indicated in Exhibit III-1, the Jasper forum had the fewest number of participants. Only seven citizens attended the session; however, on the day the forum was held Jasper schools were closed and many small towns nearby were under travel alert. The summary of participants by site and type is provided in Exhibit III-1.

Exhibit III-1. Forum Participants

Forum Participants	Participants	Agency Representatives	Students	Advocates/ Residents	Homeless/ Transitional Housing Residents
Valparaiso	20	20	0	0	0
Warsaw	19	18	0	1	0
Connersville	35	14	20	0	0
Jasper	7	7	0	0	0
Sellersburg	45	15	0	0	20
Greencastle	15	14	0	1	0
Total	140	88	20	12	20

Source: The Keys Group, 2003.

Each year the forum process is revised in an attempt to increase the participation and diversity of attendees. Although there was not an increase in attendance from the 2002 total of 187, of more significance was the diversity and number of organizations represented in this year's forums (especially given the poor weather conditions). Of the 140 participants, 88 represented local governments and State agencies, 20 were urban planning students from a local university, 12 were advocates/local residents and 20 were persons who were homeless and/or at-risk of homelessness. Within these categories were mayors, county and city commissioners, planning commission members, economic development officials, public housing representatives and a number of representatives from Indiana's special needs populations.

Forum process. The forums began with a brief welcome and introductions of the attending agency representatives. Following introductions, an overview of the forum agenda was presented and participants were divided into groups. The groups were generally organized to comprise a diversity of members from different agencies, city representatives, and concerned citizens from a cross section of locations. However, in order to provide a more comfortable setting to complete the exercises, groups representing the homeless, transitional housing residents, and university students were formed in Sellersburg and Connersville.

The groups were then assigned to complete two exercises. The first activity was designed to assemble a list of the top ten community issues. The groups worked together to come to consensus about the top issues facing their communities. Following this exercise, a representative from each group

introduced the members and presented the group findings. After this exercise, representatives from the three State agencies that administer the four HUD grants (the Department of Commerce, the Indiana Housing Finance Authority and the Family and Social Services Administration) made brief presentations about their agency programs, eligible housing and community development activities and contact information. The Indiana Civil Rights Commission (ICRC) made a presentation about fair housing issues.

The agency presentations were followed by a second group exercise. Participants were asked to consider the State program activities eligible for HUD funding and rank them in order of need for their communities. Groups were given a worksheet delineating CDBG/community development, CDBG/housing, HOME, HOPWA, and ESG fundable activities and asked to prioritize each grouping.

Forum findings. The responses received from forum participants were developed into a list of community issues that were tabulated according to the following factors: 1) The number of forums in which they were listed as a top issue and 2) The number of times they were listed as an issue by the forum groups. Exhibit III-2 on the following page shows the community issues listed as top concerns in **at least one forum**. The x's represent the locations where the issues were listed as a "top ten" need in the community; the "total" column shows the number of locations in which the issue was listed. Exhibit III-3 lists issues that were listed at only one forum, but were the top ten issues in that particular area.

Exhibit III-2. Top Community Issues

Issues	Valparaiso	Warsaw	Connersville	Jasper	Sellersburg	Greencastle	Total
Housing/services for young adult emancipated	х	Х	Х	Х	х	Х	6
Housing (affordable) for very low-income	X	Х	Χ	Х	X	Х	6
Homeless shelter/transitional housing & facilities	X	Х	Χ	Х	X	Х	6
Transportation	Χ	Х	Χ	X	Χ	Χ	6
Youth aging out of foster care	Χ	Х	Χ	X	Χ	Х	6
Healthcare/dental services (affordable) for uninsured	X	Х	Χ		X	Х	5
Infrastructure (roads/sewer/water)		Х	Χ	Х	X	Х	5
Downtown revitalization		Х		Х	Χ	Χ	4
Job training/workforce development (paid)		Х		Х	Χ	Х	4
Drug education	X	Х			X		3
Education opportunities/cost (vocational)			Χ	Х		Х	3
Elderly in home housing services	X			Х		Х	3
Jobs (better/paying living wage)	X		Χ		X		3
Rent /security deposit payment for in need	X	Х			X		3
Shelter funding		Х			Χ	Х	3
Daycare (affordable) adult and child		Х			X		2
Economic development			Χ	X			2
Education independent living skills	X				X		2
Education quality	Χ		Χ				2
Homeownership counseling for credit issues		Х			X		2
Mental health (affordable)	Χ				Χ		2
Modification accessibility issues	X					Х	2
Operation dollars for providers		Х			X		2
Resource information/coordinator	X				X		2
Shelters for mentally ill	Х	Х					2
Unemployment	Х		Χ				2
Utility payment/cost assistance	Х				Х		2
Work/housing accessibility	X				Χ		2
Workforce development	X				Χ		2

Source: The Keys Group, 2003.

BBC RESEARCH & CONSULTING SECTION XX, PAGE 4

Exhibit III-3. Top Ten Issues Listed at Only One Forum

Top Issues

Accessibility (ADA) funds

The brain drain where Indiana's educated leave the State for better job opportunities

Brownfields

Clothing assistance for homeless

Emergency/crisis center funding

Lack of diversity in towns

Domestic violence

School attendance enforcement

Energy cost

Environmental integrity

Family values

Shortage of foster families

Health benefits for retirees

Outreach and integration of Hispanics/minorities

Housing for the disabled and single men

No land or infrastructure for new housing

Housing rehabilitation

Shortage of rural sanitary and safe affordable housing

Housing stock condition of both single family and rental structures

Literacy training

Counseling for personal finance issues

Planning and policy Statewide

Property tax loss

Safe environments

Collaboration and coordination of services

Single parent assistance, special needs housing

Grant matching funds and mentoring for those who would like to better themselves

Source: The Keys Group, 2003.

Top housing and community issues. Most of the issues presented by the forum groups this year were similar to those issues presented in prior years (e.g., affordable housing, improvements to public infrastructure, etc.). However, new this year was the number of times and forums the issue relating to housing and services for emancipated youth (i.e., youth aging out of foster care) was raised as a top concern. Participants at all six forums were very vocal about this issue and maintained that it maybe the number one issue facing the State. Other issues that topped the list of concerns included the need for homeless shelters, transitional housing, housing for the very low-income, and improvements to transportation. All of the aforementioned issues were raised at all six forums as major concerns by the

participants. In addition, of primary concern at more than three forums were healthcare for the uninsured, public infrastructure improvements, (roads, water, and sewer), downtown revitalization, job training and paid workforce development.

Program Priorities. The second forum exercise provided the opportunity for participants to prioritize program activities in all of the five funded program areas. The program activity ranking in Exhibit III-4 lists the activities in order of priority. The priority rankings were developed by summing the rankings and dividing by the number of forum groups participating.

Exhibit III-4.
Program Activity 2003 Priority Ranking

	CDBG/CD	CDBG/Housing	HOME	HOPWA	ESG
Most Needed	Water infrastructure	Emergency shelter	Transitional housing	Support services	Shelter operations/salaries
↑	Housing	Youth shelter	Rental housing	Rental assistance	Shelter operations/utility
	Health care	Down payment	homeownership	Short term rent	Casework
	Sewer	Renter/owner	Counseling/down payment assistance	Rehabilitation	Shelter operations/ other needs
	Daycare	Transitional housing	Owner occupied housing	Operation cost	1st month rent/client
	Storm	Housing needs assessments	Tenant rental assistance	Technical assistance administration	Security deposit/client
	Fire	Owner rehabilitation	Homebuyer refinance redevelopment loan	Housing information	Back utility bills/client
	Downtown revitalization	Feasibility study	Rental refinance	Acquisition	Utility bills client
	Community center	Migrant/seasonal worker housing	Lease purchase	Housing repair	Rental payment/client
	Senior citizen center			New construction	
Least Needed	Library				

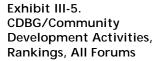
Source: The Keys Group, 2003.

Although there were a few activities that ranked consistently in the top 5, there was not a consistent pattern of activity priority ranking throughout this forum exercise. The lack of strong consistency among forums emphasizes the diversity of needs in Indiana's nonentitlement communities and the importance of providing flexible programs and activities to meet the needs.

The following exhibits and text detail the results of the forum exercise where participants ranked the community needs by HUD programs and activities. The findings are provided for both the overall rankings and the rankings of the individual forums. The activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Top program activities: CDBG/community development. As Exhibit III-5 illustrates, water and infrastructure for affordable housing were, on average, the top CDBG/community development program activities. It should be noted that the top four ranked activities (water, infrastructure, healthcare and sewer) all had very close rankings – that is, an average ranking score between 3.7 and 3.9.

Exhibit III-6 through III-11 show how the CDBG/community development activities were ranked at the individual forums. The top community development needs were fairly consistent among the individual forums: public infrastructure improvements, affordable housing infrastructure, day care and health care. Library expansion consistently ranked the lowest.



Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

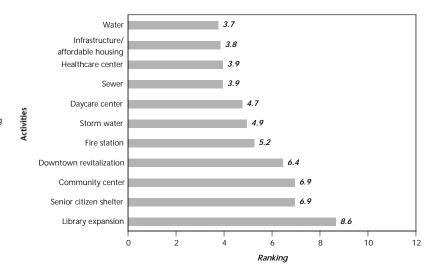


Exhibit III-6. Valparaiso CDBG/Community Development Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

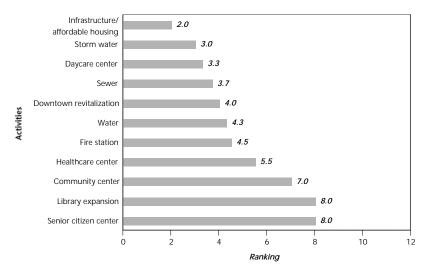


Exhibit III-7. Warsaw CDBG/Community **Development Activities**

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

The Indiana Consolidated Plan Update

2003. Public Forums.

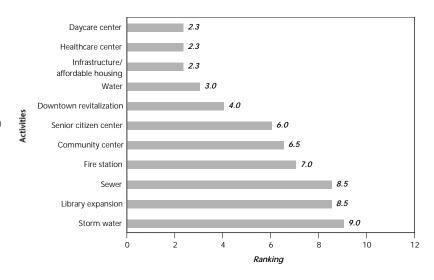


Exhibit III-8. Connersville CDBG/Community **Development Activities**

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

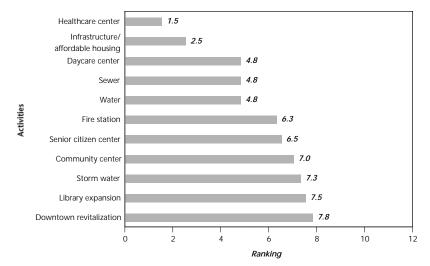


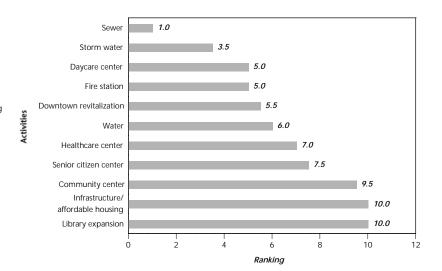
Exhibit III-9. Jasper CDBG/Community **Development Activities**

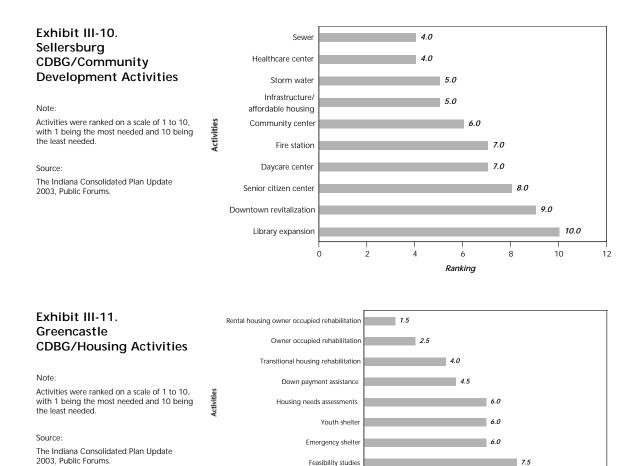
Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.





Top issues: CDBG/housing. Exhibit III-12 on the following page demonstrates the top overall CDBG *housing* activities, including emergency and youth shelters; which had average rankings within a few percentage points of each other (3.3 and 3.7). These two activities, along with rental housing rehabilitation for owners, were consistently included in the top five activities. Within the individual forums, rental housing owner rehabilitation received the highest average ranking of 1.5 in Greenfield and housing for migrant workers received the lowest of 9.3 in Warsaw. Exhibits III-13 through III-18 display the top CDBG housing activities as identified by each community.

Migrant/seasonal worker housing

Ranking

Exhibit III-12. CDBG/Housing Activities, Rankings, All Forums

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

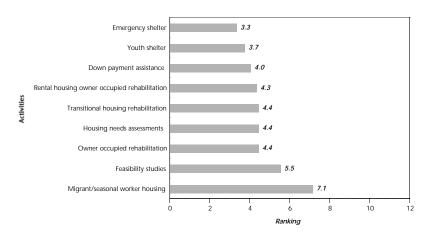


Exhibit III-13. Valparaiso CDBG/Housing Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

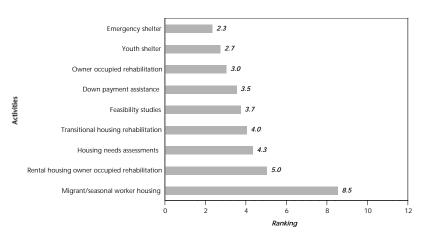


Exhibit III-14. Warsaw CDBG/Housing Activities

Note

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

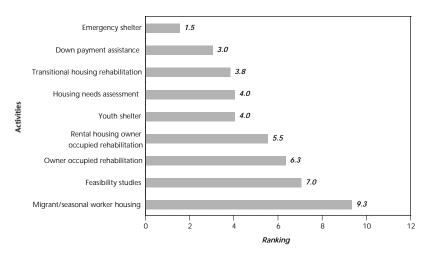


Exhibit III-15. Connersville CDBG/Housing Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

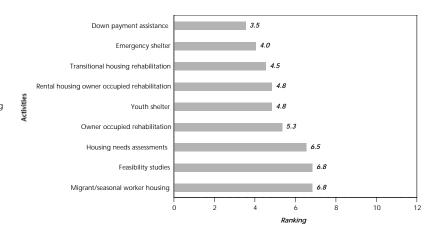


Exhibit III-16. Jasper CDBG/Housing Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

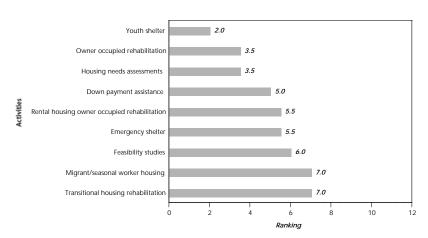


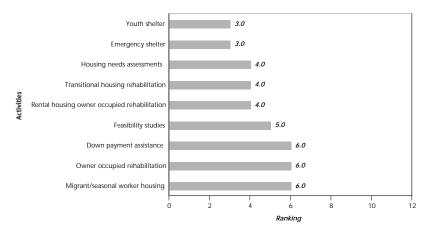
Exhibit III-17. Sellersburg CDBG/Housing Activities

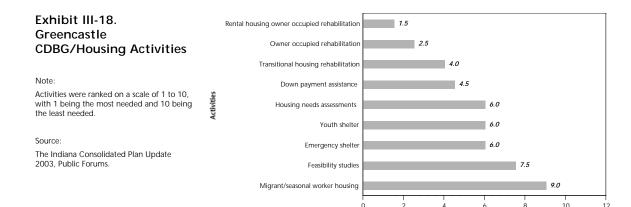
Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.





Top issues: HOME. The activities associated with providing and developing housing opportunities for those in need of transitional or rental housing units ranked on average the highest overall for HOME funded eligible activities. Providing assistance to those wanting to become homeowners also received high overall rankings. In the individual forum rankings, transitional housing was consistently ranked as the top need by all groups. The lowest priorities were given to the activities of rental refinance and lease purchase; which received rankings of 10 and 9 in three out of the six forums. These findings are shown in Exhibits III-19 through III-25.

Ranking

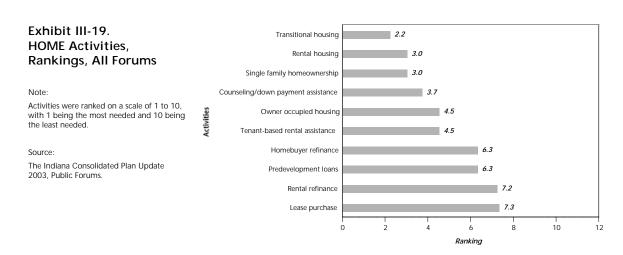


Exhibit III-20. Valparaiso HOME Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

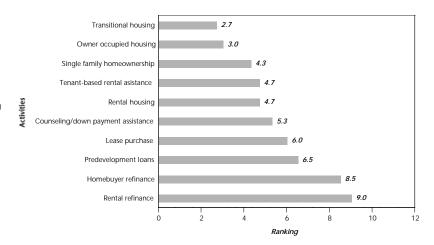


Exhibit III-21. Warsaw HOME Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

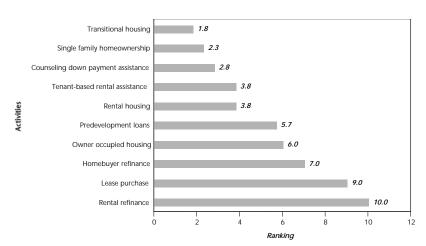


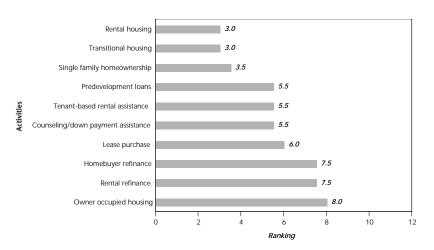
Exhibit III-22. Connersville HOME Activities

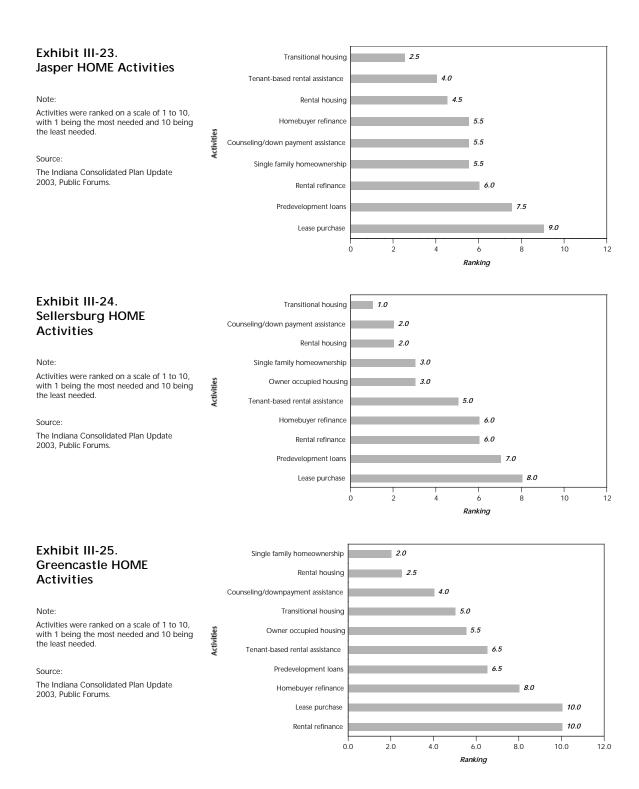
Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.





Top Issues: Housing for People with AIDS (HOPWA). As shown in Exhibits III-26 through III-32 on the following pages, support services and rental assistance for those with HIV/AIDS were clearly the top overall program activities under the HOPWA program. These activities were consistently at the top of the list in all forums.

Exhibit III-26. HOPWA Activities, Ranking, All Forums

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

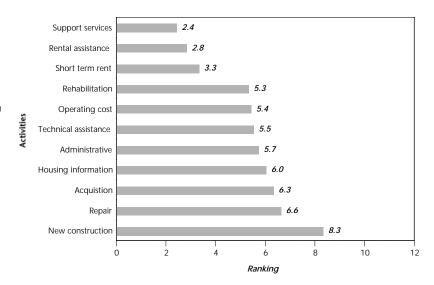


Exhibit III-27. Valparaiso HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Zero indicates that the activity was not ranked.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

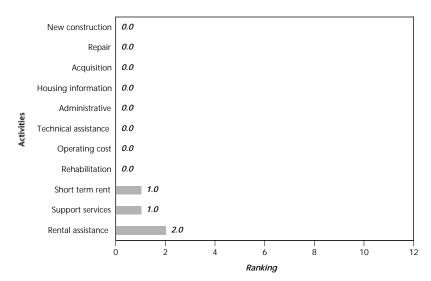


Exhibit III-28. Warsaw HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

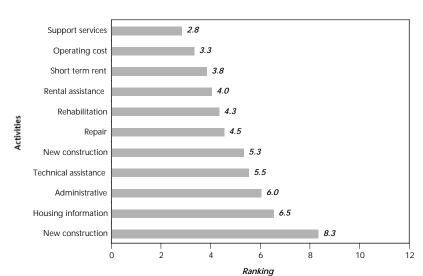


Exhibit III-29. Connersville HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

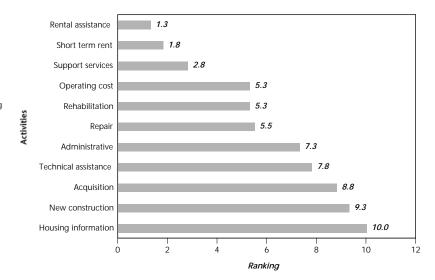


Exhibit III-30. Jasper HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

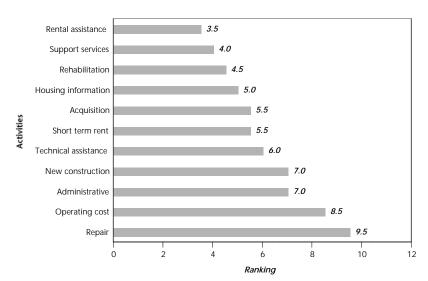


Exhibit III-31. Sellersburg HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

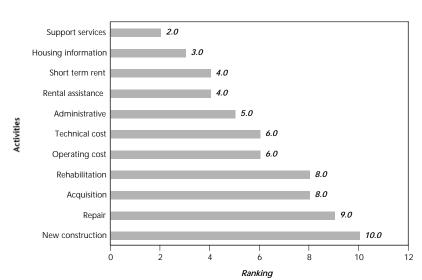


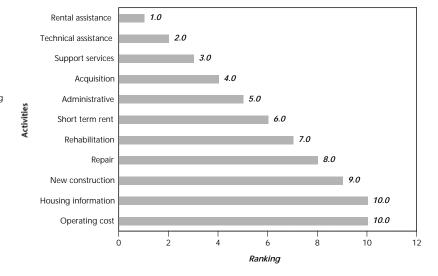
Exhibit III-32. Greencastle HOPWA Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.



Top Issues: Emergency Shelter Grants (ESG). While the HOPWA program highest priority rankings were those associated with helping clients with housing and living expenses, the opposite was true for the ESG program activity rankings: Shelter management (specifically in terms of salaries) and operational expenses ranked as the top priorities for the ESG program. Supporting service providers with administrative overhead was the top ESG program activity priority across all forums; while providing money to cover client personal and housing expenses ranked well below shelter management support. This breakdown held true even when examining the forum-by-forum group priorities, as shown in the following exhibits.

Exhibit III-33. ESG Activities, Rankings, All Forums

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

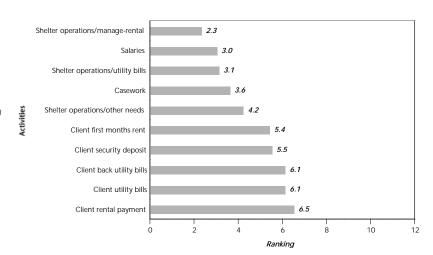


Exhibit III-34. Valparaiso ESG Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

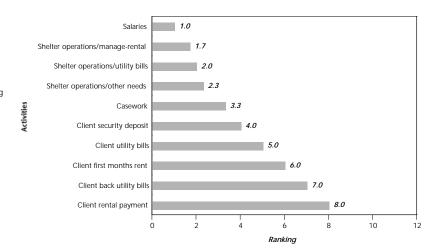


Exhibit III-35. Warsaw ESG Activities

Note

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

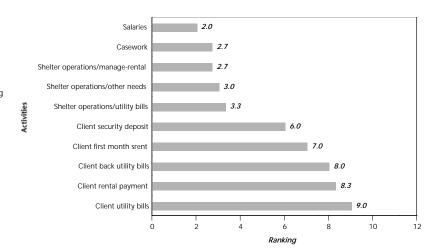


Exhibit III-36. Connersville ESG Activities

Note

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

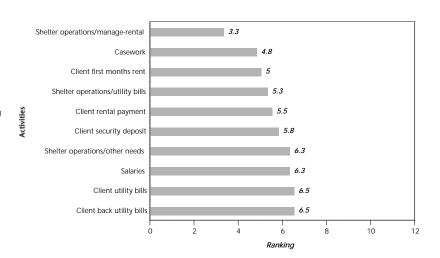


Exhibit III-37. Jasper ESG Activities

Note:

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source:

The Indiana Consolidated Plan Update 2003, Public Forums.

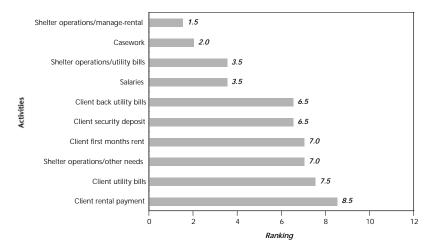


Exhibit III-38. Sellersburg ESG Activities

Note

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source

The Indiana Consolidated Plan Update 2003, Public Forums.

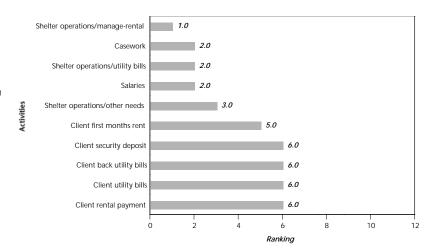
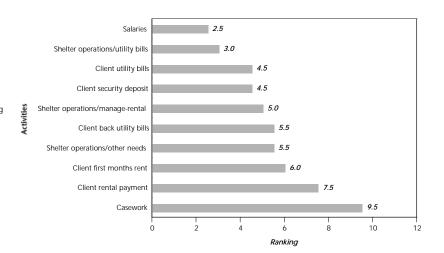


Exhibit III-39. Greencastle ESG Activities

Note

Activities were ranked on a scale of 1 to 10, with 1 being the most needed and 10 being the least needed.

Source



Top priorities: fair housing. The final section of the exercise provided a list of fair housing activities ongoing in the State of Indiana by the Indiana Civil Rights Commission (ICRC). Exhibit III-39 lists the fair housing activities as prioritized by participants. As the exhibit demonstrates, each community's priorities and needs were very different.

Exhibit III-39. Fair Housing Priorities, All Forums

Valparaiso	Warsaw	Connersville	Jasper	Sellersburg	Greenfield
Hold symposia in Language other than English	Hold training predatory lending	Conduct fair housing test in area	Hold symposia in Language other than English	Hold training modification and accommodation	Hold training predatory lending
Hold housing symposia rights of minorities	Distribute fair housing brochures	Implement fair housing ordinance	Hold training predatory lending	Implement fair housing ordinance	Hold housing symposia rights of minorities
Recruit members for fair housing task force		Hold training predatory lending	Hold housing symposia rights of minorities	Target a fair housing concern	Hold training modification and accommodation
Hold training predatory lending		Hold training modification and accommodation	Hold training modification and accommodation	Recruit members for fair housing task force	Recruit members for fair housing task force
Hold training modification and accommodation		Recruit members for fair housing task force	Implement fair housing ordinance	Hold training predatory lending	Hold symposia in Language other than English
Implement fair housing ordinance		Target a fair housing concern	Distribute fair housing brochures	Conduct fair housing test in area	Hold statewide summit
Conduct fair housing test in area		Distribute fair housing brochures	Conduct fair housing test in area	Distribute fair housing brochures	Distribute fair housing brochures
Distribute fair housing brochures		Hold statewide summit	Recruit members for fair housing task force	Hold symposia in Language other than English	Target a fair housing concern
Target a fair housing concern		ICRC partner with local government	Hold Statewide summit	Hold housing symposia rights of minorities	Implement fair housing ordinance
ICRC partner with local government		Hold housing symposia rights of minorities	ICRC partner with local government	ICRC partner with local government	ICRC partner with local government
Hold statewide summit		Hold symposia in Language other than English	Target a fair housing concern	Hold statewide summit	Conduct fair housing test in area

Source: The Keys Group, 2003.

Community Survey

In January 2003, approximately 4,300 surveys were distributed to local government officials, community leaders, housing providers, economic development professionals, social service organizations and others. The surveys asked respondents a number of questions about housing and community development needs, including fair housing accessibility, in their communities. A copy of the survey is located in Appendix C. A total of 477 surveys were returned, for a response rate of 12 percent. ¹

¹ This rate accounts for surveys that were returned due to bad addresses.

Demographics of survey respondents. Surveys were received from 90 of the 92 counties in Indiana. Exhibit III-40 shows the distribution of the various types of organizations from which surveys were received. As the Exhibit shows, a wide variety of types of organizations were represented in the 2003 survey data. The distribution of respondent organizations was very similar to 2002; both were more diverse than the 2001 respondent organizations (although several of these organizations were unidentifiable as they responded to the "other" category).

Exhibit III-40. Distribution of Respondents by Type of Organization

Source:
Community Survey, Indiana Consolidated

Type of Organization	2003	2002	2001
Advocacy/education	7%	7%	5%
Citizen	2%	2%	-
Day care (adult and child)	2%	2%	-
Economic or community development	10%	9%	8%
Employment/training provider	1%	2%	-
Financial institutional/lender	3%	0%	1%
Group home	2%	2%	-
Health care provider	3%	2%	-
Homeless shelter	3%	4%	-
Housing provider	12%	13%	12%
Legal assistance	0%	0%	0%
Local government	26%	29%	46%
Property manager	3%	2%	0%
Senior center	0%	2%	-
Senior housing provider	2%	3%	-
Social service provider	10%	10%	-
Other	<u>14%</u>	<u>12%</u>	<u>26%</u>
Total	100%	100%	100%

Housing inventory and quality. Respondents were asked a number of questions about the supply and condition of the housing in their communities. As shown in Exhibit III-41 on the following page, 69 percent of respondents felt that there was not enough housing in their communities to meet their needs. This was lower than in 2001 and 2002, when 69 and 64 percent of respondents said their communities did not have housing. This trend may be indicative of a decrease in housing market demand due to weaker economic conditions or an improvement in overall housing supply.

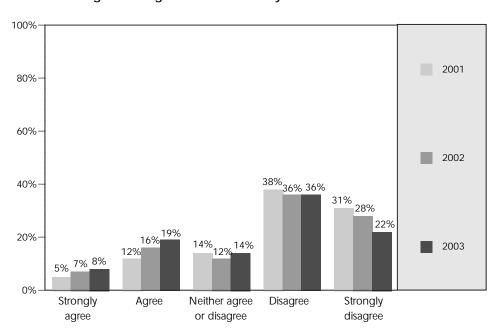


Exhibit III-41.
There is Enough Housing in This Community to Meet Demand

Source: Community Survey, Indiana Consolidated Plan, 2003.

Just over two-thirds of the survey respondents disagreed with the statement "There is enough **affordable** single family and rental housing in this community." In 2002 there was a slightly higher disagreement rate of 71 percent. Only 18 percent of the 2003 respondents felt that there was adequate affordable housing.

Respondents were asked if the housing stock in their communities was in good condition. About half disagreed that the housing stock was in good condition, one-forth agreed, and the final one-forth neither agreed nor disagreed.

Respondents were also asked to rate the quality of their community's single family and multifamily housing stock. Exhibit III–42 shows how respondents rated the condition of the housing stock in their communities in 2002 and 2003.

Exhibit III-42. Quality of Single Family and Multifamily Housing

Source:

Community Survey, Indiana Consolidated Plan, 2003.

	Single	Single Family		ifamily
Quality	2003	2002	2003	2002
Very Good	4%	5%	4%	3%
Good	24%	20%	18%	19%
Average	46%	48%	40%	37%
Poor	21%	21%	28%	31%
Very Poor	<u>5%</u>	<u>6%</u>	<u>10%</u>	<u>10%</u>
Total	100%	100%	100%	100%

The assessment of housing condition was relatively similar in 2002 and 2003: In both years, respondents ranked the quality of multifamily housing stock far below that of the single family housing stock in their communities. Thirty eight percent of respondents in 2003 and 41 percent of respondents in 2002 said the multifamily housing stock in their communities was in poor to very poor conditions (compared with 26 and 27 percent, respectively, of single family housing stock).

Exhibits III-43 and III-44 show responses to question pertaining to the need for new construction and rehabilitation of existing structures. Almost half of the respondents agreed that their community needed to add housing through new construction. A higher percentage — 66 percent — of respondents agreed with the need to focus on improving housing through rehabilitation.

Exhibit III-43.
"My Community Needs to Add Housing Through New Construction"

Source:

Community Survey, Indiana Consolidated Plan, 2003.

New Construction	2003	2002
Strongly agree	18%	19%
Agree	31%	33%
Neither agree or disagree	27%	27%
Disagree	17%	12%
Strongly disagree	<u>7%</u>	<u>9%</u>
Total	100%	100%

Exhibit III-44.
"My Community Needs to Focus on Improving Housing Through Rehabilitation of Existing Structures"

Source:

Community Survey, Indiana Consolidated Plan, 2003.

Rehabilitation	2003	2002
Strongly agree	27%	26%
Agree	39%	39%
Neither agree or disagree	21%	22%
Disagree	7%	9%
Strongly disagree	<u>6%</u>	<u>5%</u>
Total	100%	100%

When asked about homeowners' and renters' abilities to make minor repairs, most respondents felt that most homeowners could make needed repairs, but renters find it difficult to get landlords to make needed repairs. In both 2002 and 2003, approximately half of respondents *disagreed* with the statement "Renters in this community can get landlords to make needed repairs." The survey results suggest that the respondents' concerns about housing conditions are mostly related to rental properties.

Overall, the survey results indicate that the majority of communities do **not** have adequate housing to meet demand, although the survey data over the last three years indicate that this may be improving. The condition of housing stock, particularly rental units, remains a concern.

Housing affordability. The housing affordability section of the survey asked respondents to estimate the monthly rents and single family home prices in their communities. Exhibits III-45 and III-46 show the estimates of current monthly rent range and the average rental costs, by unit type.

Exhibit III-45. Estimate of Current Monthly Rent

	Studio/ Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
Less than \$200	0%	1%	1%	1%	0%
\$200 to \$299	13%	4%	1%	0%	0%
\$300 to \$499	74%	69%	42%	15%	6%
\$500 to \$749	11%	25%	51%	67%	57%
\$750 to \$999	0%	1%	5%	15%	20%
\$1,000 or more	<u>0%</u>	0%	<u>0%</u>	<u>2%</u>	<u>17%</u>
Total	100%	100%	100%	100%	100%

Source: Community Survey, Indiana Consolidated Plan, 2003.

Exhibit III-46. Average Monthly Rent Estimate

Source:

Community Survey, Indiana Consolidated Plan, 2003.

	Average Monthly Rent Estimate
Studio/Efficiency 1 Bedroom 2 Bedroom 3 Bedroom 4+ Bedroom	\$368 \$425 \$507 \$605 \$725

The average price of a single family "starter" home was estimated by respondents to be \$71,833.

Exhibit III-47 on the following page shows the average monthly rent estimate given by respondents for 2 bedroom apartment rents and "starter" home prices, by county.

Exhibit III-47.
Average Monthly Estimate for 2 Bedroom Rents, by County, January 2003

County	Average Rent	County	Average Rent
Adams	\$450	Johnson	\$533
Allen	\$541	Knox	\$449
Bartholomew	\$589	Kosciusko	\$462
Benton	\$417	LaGrange	\$550
Benton, Fountain and Warren	\$350	LaPorte	\$525
Benton, Fountain and Montgomery	\$500	Lake	\$583
Blackford	\$350	Lawrence	\$393
Boone	\$510	Madison	\$475
Brown	\$888	Marion	\$576
Carroll	\$438	Marshall	\$538
Cass	\$435	Monroe	\$665
Clark	\$313	Monroe and Owen	\$625
Clay	\$388	Montgomery	\$554
Clay, Parke, Putnam, Vigo and Vermillion	\$500	Morgan	\$275
Clinton	\$450	Noble	\$461
Crawford	\$475	Orange	\$300
Daviess	\$400	Perry	\$450
DeKalb	\$541	Pike	\$450
Dearborn	\$519	Porter	\$578
Delaware	\$550	Pulaski	\$350
Dubois	\$400	Putnam	\$500
Dubois, Pike, Orange, Crawford, Daviess and Martin	\$400	Randolph	\$300
Elkhart	\$567	Ripley	\$450
Elkhart and Goshen	\$590	Scott	\$550
Elkhart, Marshall and St. Joseph	\$850	Shelby	\$475
Fayette	\$368	Spencer	\$483
Floyd and Clark	\$700	St. Joseph	\$491
Franklin	\$350	Starke	\$600
Fulton	\$450	Steuben	\$500
Gibson	\$450	Switzerland	\$575
Grant	\$467	Tippecanoe	\$591
Greene	\$463	Union	\$450
Hamilton	\$450	Vanderbourgh	\$475
Hancock	\$650	Vermillion	\$400
Harrison	\$538	Vigo	\$375
Hendricks	\$540	Wabash	\$360
Henry	\$467	Warrick	\$400
Howard	\$506	Washington	\$400
Huntington	\$400	Wayne	\$513
Huntington and Wells	\$475	Wells	\$390
Jackson	\$483	White	\$425
Jasper	\$475	Whitley	\$522
Jay	\$319	-	
Jefferson	\$500		
Jennings	\$400		

Source: Community Survey, Indiana Consolidated Plan, 2003.

Exhibit III-48. Estimated Starter Single Family Home Prices, by County, January 2003

County	Average Home Price	County	Average Home Price
Adams	\$67,500	Jennings	\$60,000
Allen	\$66,071	Johnson	\$87,500
Bartholomew	\$87,750	Knox	\$40,333
Bartholomew and Brown	\$73,000	Kosciusko	\$70,000
Benton	\$62,000	LaGrange	\$73,000
Benton, Fountain and Warren	\$40,000	LaPorte	\$68,250
Benton, Fountain and Montgomery	\$100,000	Lake	\$85,563
Blackford	\$50,000	Lawrence	\$40,000
Boone	\$71,667	Madison	\$53,125
Brown	\$116,667	Marion	\$76,667
Carroll	\$56,000	Marshall	\$76,333
Cass	\$63,700	Miami	\$35,000
Clark	\$95,333	Monroe	\$100,000
Clark and Floyd	\$100,000	Monroe and Owen	\$80,000
Clay	\$31,250	Montgomery	\$77,500
Clinton	\$55,000	Noble	\$43,333
Crawford	\$50,000	Orange	\$40,000
Daviess	\$65,000	Perry	\$75,000
De Kalb	\$05,000 \$71,685	Pike	\$65,000
Dearborn	\$88,750	Porter	\$91,667
Decatur	\$85,000	Pulaski	\$40,000
Delaware	\$65,800 \$65,800	Pulaski Putnam	
			\$80,000
Dubois	\$71,000	Randolph	\$55,000
Dubois, Pike, Orange, Crawford, Daviess and Martin	\$80,000	Ripley	\$75,000
Elkhart	\$84,650	Rockville	\$75,000
Elkhart and Goshen	\$90,000	Rush	\$80,000
Elkhart, Marshall and St. Joseph	\$90,000	Scott	\$72,000
Fayette	\$75,000	Shelby	\$89,000
Floyd	\$87,500	Spencer	\$80,000
Floyd and Clark	\$70,000	St. Joseph	\$70,750
Franklin	\$70,000	Steuben	\$70,000
Fulton	\$33,750	Switzerland	\$90,000
Gibson	\$60,000	Tippecanoe	\$87,111
Grant	\$42,000	Union	\$60,000
Greene	\$42,500	Vanderbourgh	\$57,857
Hamilton	\$101,667	Vermillion	\$29,000
Hancock	\$125,000	Vigo	\$80,000
Harrison	\$86,000	Wabash	\$87,000
Hendricks	\$88,167	Warrick	\$59,900
Henry	\$50,000	Washington	\$75,000
Howard	\$81,250	Wayne	\$50,000
Huntington	\$67,500	Wells	\$81,250
Huntington and Wells	\$50,000	White	\$60,000
Jackson	\$74,167	Whitley	\$85,000
Jasper	\$77,500	•	
Jay	\$35,000		
Jefferson	\$62,000		

Source: Community Survey, Indiana Consolidated Plan, 2002.

Survey respondents were asked to list the housing types are needed most in their communities. Exhibit III-49 shows the types of housing respondents believe are most needed in their communities and at what purchase prices and rents.

Exhibit III-49. Most Needed Housing Types with Estimated Purchase Price and/or Rent

Note:

NA indicates unavailable data.

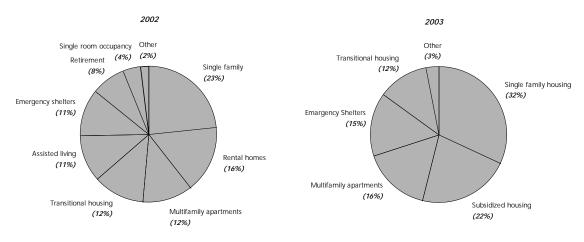
Source:

Community Survey, Indiana Consolidated Plan, 2003.

	Average Purchase Price	Average Rent
Multifamily apartments Single family housing Transitional housing Emergency shelters Subsidized housing Other	NA \$75,480 NA NA \$54,150 \$106,250	\$431 \$465 \$300 NA \$355 \$450

The 2002 survey also asked about most needed housing types, although the questions were slightly different (respondents were given more options for housing types, but were not asked to estimate prices or rents). Exhibit III-50 compares the answers to the 2002 and 2003 questions.

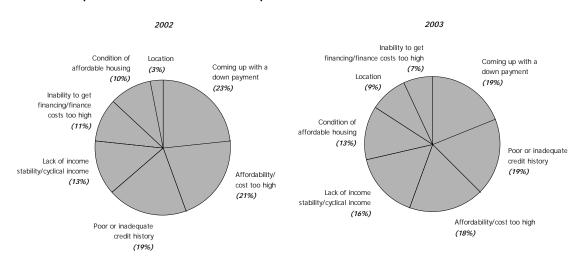
Exhibit III-50. Most Needed Housing Types, 2002 and 2003



Source: Community Survey, Indiana Consolidated Plan, 2003

When asked about the greatest impediment to owning a home, respondents in 2003 identified the challenges of coming up with a down payment, poor credit history and housing prices — the same top reasons as identified in 2002. Exhibit III-51 shows the impediments to homeownership identified by survey respondents in 2002 and 2003.

Exhibit III-51.
Greatest Impediments to Homeownership



Source: Community Survey, Indiana Consolidated Plan, 2003.

Special Needs Housing. Respondents were asked about the housing needs in their communities for populations with special needs, including persons experiencing homelessness, individuals with physical and developmental disabilities, individuals with mental illness, the elderly, individuals living with HIV/AIDS and migrant agricultural workers. Exhibit III-52 shows the percentage of respondents who believe that the housing needs of these special needs populations are not being met in their communities in the 2002 and 2003 surveys.

Exhibit III-52. Percent of Respondents *Disagreeing* that the Needs of Special Populations Are Being Adequately Met

Source:

Community Survey, Indiana Consolidated Plan, 2003

Percent Disagreeing	2003	2002
Homeless Physical Disability Development Disability Mentally III	57% 44% 43% 54%	57% 51% 50% 55%
Elderly HIV/AIDS Migrant Farm Housing	39% 38% 31%	43% 38% 37%

As shown above, the survey results are fairly similar, except that in 2003 fewer respondents disagreed that the needs of the elderly are being met, which might indicate an improvement in conditions for this population or an increased focus on other populations' needs.

Respondents were also asked how the needs of special populations could be better met. Exhibit III-53 on the following pages lists their responses.

How Can the Needs of Special Populations Be Better Met?

Housing Subsidies

Additional assisted programs, affordable housing.

Additional Section 8 HUD certificates.

Better access to affordable and accessible housing or rental.

By making more permanent rental subsidies available for these groups.

Financial Assistance

IHFA could purchases or finance apartment and housing assistance for those living with HIV/AIDS.

We have 1 unit (6 apts.) for those living with HIV/AIDS, in our large and rural area.

Increase in subsidized housing, every group should have their own category/pot

of funds to address the specific population.

Lower cost

Lower rents

Make rent cheaper, make section 8 vouchers easier to get.

More affordable housing. Including subsidized.

More assistance with rehab costs and incentives to restore existing housing stock.

More funding of subsidized housing.

More funding to assist with housing costs.

More subsidies

More subsidized apts. for mentally ill. Group home, subsidized apts. for people with dual-diagnosis (addiction and mental illness).

More subsidized housing based on income.

More subsidized housing. More housing for large families.

More subsidized rental apartments for elderly on a fixed income.

More subsidy, emergency and transitional housing, permanent housing for mentally ill w/families.

Need money for house renovations for the elderly who can't afford repairs.

Need more low-income housing, either multi- or single family. If more section 8 vouchers were available to low income and disabled would help.

Need more sect 8 subsidized.

Need more subsidized and/or stable, safe low-cost housing (primarily rental property).

Need more subsidized housing for family. Need 3 to 4 bedroom homes or apts. Transitional housing.

Need more vouchers to assist applicants on the waiting list.

Price - especially people on subsidized housing. Availability is also a concern.

Retirement apartments. Subsidized apartments.

Shorter leases for seasonal farm workers. More rental assistance programs for HIV+ due to inability to work and low income status.

Subsidize

Subsidized housing

Subsidized/affordable housing programs.

There are many low-income people who barely have monies to meet the basic needs and not extra funds for housing or repairs.

There is not enough handicap accessible housing for disabled and elderly. There is a need for additional sec. 8 for those with mental illness & their families.

Using Sect. 8 tenant based R.A., towards homeowners; IHFA programs, USDA RD Programs: FHLB moneys.

We need more low-income, subsidized housing units.

We need more section 8 housing which could handle nearly all of the above.

How Can the Needs of Special Populations Be Better Met? Continued

Housing Stock

Additional construction/rehabilitation funding.

Assist groups like Habitat with funding to provide the appropriate housing needs.

Better access to affordable and accessible housing or rental.

Build and/or renovate existing houses!

Build some

Continued expansion of affordable housing/rentals.

Develop housing property.

Develop more affordable units for homeless and special needs housing. Currently, new units are not affordable to very low-income households.

Develop more special needs housing - supportive services are key.

Development of the needed housing and the affordability.

Funding to help build housing for people with developmental disabilities, mental illness and HIV/AIDS.

We have the social service agencies to provide services.

Good quality, affordable apartments, duplexes and single family dwellings need to be constructed in key locations in Noble County.

Helping people fix their house or add some.

Increasing housing stock, every group should have their own category/pot of funds to address the specific population.

It is simply not available in the needed amount.

More homes

More housing

More housing outside Columbia City - rural areas of Whitley County. For persons with HIV/AIDS may need to team with hospital. Other special needs, must team with service providers.

More units available for occupancy. More operational support for those serving this population.

My community needs to focus on adding more housing for special needs.

Need more housing, need better quality housing, more affordable housing.

Need more single housing - rural areas. More affordable housing. Educate people how to obtain resources.

New apartment units for persons and seniors with mental illnesses and/or chronic addictions.

Pike needs more housing.

Probably building new housing.

Probably, but I don't know exactly how - about half of our housing is old.

Special needs housing still needs to be developed.

There isn't enough if any available. We need more without a waiting list.

We need soundly built homes. Most of our new housing is mobile.

How Can the Needs of Special Populations Be Better Met? Continued

Affordability

Accessible rentals and housing at affordable prices.

Affordability is the main issue - price of housing has risen while pay rates of labor have remained stable or fallen and available jobs are lower paying.

Affordable housing

Affordable Housing

Affordable housing

Affordable housing

Better access to affordable and accessible housing or rental.

Better monthly costs.

Housing that is affordable & in adequate physical condition.

It is generally an issue of number of available affordable units. For these populations, more housing choices need to be made available.

More affordable housing - most people on fixed incomes can't afford basic rent or mortgages.

More affordable housing.

More affordable housing.

More affordable housing. Better landlords.

More affordable housing. Better quality housing.

More available housing - offering safe, affordable conditions. Home management, medical treatment, advocate - legal for those waiting for S.S. or entitlements.

More available, more affordable, closer to the community transportation.

More family housing at affordable down payment prices and mortgage.

Need more affordable housing.

Need more low-income housing.

Need more low-income rental housing.

Provide more affordable shelter and housing.

Take the apartments that right now are mainly rented by drug users and fix them up for the other people.

There needs to be more availability of affordable housing. Either for rent or ownership.

Discrimination

Housing needs can be better met through a housing discrimination testing program. Without testing, many people don't know they are being discriminated against because it is often subtle.

Accessibility

Accessible rentals and housing at affordable prices.

Accessible with close transportation.

Allow the agency to build housing units that specifically meet the needs of

adults with developmental disabilities.

More ADA friendly for elderly and persons with disabilities.

Create new housing designed for these special needs populations particularly

the homeless and person with disabilities.

Handicapped accessibility built in. On ability for handicapped/disabled to pay.

Homes made for wheelchair patients.

More accessible housing. More community based services that can be accessed and afforded.

More affordable housing in safe neighborhoods, make landlords do needed repairs.

More handicapped accessible.

More safe options, with handicapped accommodations.

One level - no stairs. Larger door ways with easy access.

Ramps and interior modifications that enable independence.

Too many steps - use ramps.

Better access to affordable and accessible housing or rental.

More handicapped accessibility apartments would be a plus.

How Can the Needs of Special Populations Be Better Met? Continued

Congregate Housing

Apartments and assisted living for seniors on limited income.

Congregate living opportunities.

Elderly Apartments, assisted living.

Elderly housing non-existent.

Elderly housing they can afford.

Group homes for mental illness.

Group homes that are equipped with adaptive equipment.

Have more places for elderly to live that they can afford.

Increased housing with supportive services.

More group homes to be built. Use of local people for staffing.

More group homes.

More housing for the elderly.

More subsidized apartments for mentally ill. Group home, subsidized apartments

for people with dual-diagnosis (addiction and mental illness).

More supervised housing for those out placed from Madison State Hospital and Muscatatuck.

Most are cared for by family or residing in a housing home.

Multi-unit buildings designed w/specific needs in mind for one or more of the groups listed above.

Need group homes for mentally challenged.

Need money for house renovations for the elderly who can't afford repairs.

Not enough housing for people being discharged from hospitals - needs to be a living situation where they can be closely supervised, there is also a need for housing for people who are functioning at...

Permanent supportive housing.

Person with mental illness need in-care help.

Please consider giving funding for projects providing permanent housing/services to special needs group inside P.J.S. you do this for emergency and transitional - why in Gods name not do it for permanent housing?

Provide more high tech services to the elderly.

Senior housing is needed on the Northwest side of Indianapolis (affordable).

Specific zoning for elderly use. Reduction of development fees.

Subsidized Assisted Living Apartments are strongly needed for the elderly and disabled.

To date our area has none.

The elderly would be our primary group.

There needs to be more affordable assisted living homes.

We need affordable senior housing units with administrative and recreational facilities.

We need more assisted living quarters for elderly and mentally ill. We need homes w/guidance and meals provided for those unable to help themselves.

We need retirement villas.

How Can the Needs of Special Populations Be Better Met? Continued

Emergency and Transitional Shelters/Homeless

A shelter for families/singles (female and male), short term as well as long term.

Currently, there are no shelters for homeless, etc.

Emergency homeless shelter.

Expand Shelter care plus.

Homeless housing needs to be subsidized through more non-profit organizations, including the religious community. Also the homeless population maybe able to get housing through Housing Authorities, etc.

Homeless people are told to relocate to Indianapolis; our public officials need to take responsibility

for their resident's needs.

Homeless shelter/transitional housing added to county and affordable.

Homeless shelters

I am not aware of any homeless shelters in our area.

Larger homeless shelter; more transitional housing for homeless persons.

Logansport needs to assist with the needs of the homeless shelter.

More shelters for homeless need to be built or use existing renovated buildings.

More transitional and emergency shelters - dispersed geographically.

Need a short term homeless shelter. Need a family abuse shelter.

Need housing to compensate for HIV/AIDS and lower income families. Mostly farm land.

No emergency shelters at all - especially women's shelters for abuse situations.

State has new shelter plus program with CANI increase this.

There is a need for emergency housing for situations like domestic violence.

There is currently no facility for the homeless in Brown County. County uses facility in Bartholomew County.

Transitiona

Transitional and HOPWA programs need to be strengthened.

Transitional housing is greatly needed.

Transitional housing.

We have no emergency shelter for homeless and a survey last year confirmed the need for short-term emergency shelter.

We have no facilities for special needs groups.

We need a larger homeless shelter/emergency housing facility.

How Can the Needs of Special Populations Be Better Met? Continued

Administrative/Funding/Miscellaneous

- 1) Educate residents about housing services (TV/Radio, community outreach), 2) Encourage small business to build housing 3) Make obtaining building loans easier with govt. trained personnel to assist.
- 1) Communicate the needs clearly to the community. 2) Match community resources with those in need 3) Add programs and services for unmet needs.

Access to programs and housing along with case management services for people with developmental disabilities. The same for the single and homeless.

Additional study funding, additional housing development organizations.

Any special needs person has to have a plan of their own.

Anyone unfortunately in the above groups is generally cared for by family.

Better acceptance and understanding by the community at large.

Better case management. More choice for housing.

Better landlords. Better structures. More state/government moneys.

By formulating a plan to address each of the needs, by polling providers and seeking funds to meet the needs.

By representatives of each group coming forward and making us aware of specific needs so that they can be programmed into our Consolidated Planning process.

Case Management to link special pop. to services with housing one issue.

Collaboration with community groups to help serve needs. Current city administration wasn't support change - doesn't want to "encourage those people" to live here.

Community service organization need to assist in providing help to the mentally challenged.

Conduct a community housing survey.

County has outstanding programs in place.

Developmentally and Emotionally disabled need a supportive but not restricting atmosphere that is lacking except for emergencies.

Dispersed housing; people are ghettoized.

Distribute scarce resources based on need then other factors.

Each project should have a percentage targeted toward special needs folks.

Elected officials must recognize this problem and be willing to work for solutions.

Eliminating exclusion in Sec8 for criminal behavior for those w/mental illness - when the behavior is a result of that

First step: community recognition of need and motivation to address need.

For people with mental illness DMHA needs to support efforts to secure HUD funding for housing and support services.

Get information out better.

Government inspection to provide oversight.

Human services

It would take a major attitude shift in what the community could tolerate.

Knox county excluding Vincennes City needs are being met by Knox County Housing Authority and Knox County Rural Housing Finance Corp. with assistance of IHFA.

Lack of funding has limited necessary requirements.

Local needs assessment, community planning and.

Methods of "getting the world out" to people need to be improved.

More funded slots.

More funding

More funding and making people aware of available funds.

More grants

More service providers or perhaps additional funding for current providers.

Need more quality mental health services especially for hare to serve cases and people without Medicaid. Need public transportation.

Providing education on obtaining resources. Educating communities re: needs of the above special needs groups.

The local "Mobile home" park which houses many of the immigrants are expensive and very poorly maintained. There are many electrical and sewer problems and very unsafe conditions.

We have no housing available.

We have no housing to take care of people with HIV/AIDS and seasonal farm workers.

How Can the Needs of Special Populations Be Better Met? Continued

Administrative/Funding/Miscellaneous, (continued)

Help fund special needs housing, especially in rural counties and in counties with colleges whose students take this housing leaving long term residents without.

I believe that in most cases our needs are met.

I do not know a lot about the special needs groups in this area.

I don't know

Need to have a larger population.

NIMBY issues need to be addressed.

No opinion

No problem

Not certain

Not familiar with special needs.

Not that informed

Our organization does offer housing to these groups but do encounter on-going issues which can be related to staffing of providers meeting the related needs.

People in charge should have tougher guidelines and checked up on more.

There should be surprise inspections.

Prop owners who rent the prop don't keep prop. properly equipped for renters.

Provide adequate funds to address the above needs.

Provide more funding to not-for-profit groups addressing the needs.

Seasonal farm workers are put in small housing and there are maybe 8-10 people living in 3 rooms. Since the city is struggling financially, a coalition of churches and service agencies could pray housing into existence through generosity of the citizens.

So small of a community - special needs groups are a minimum.

State has not been consistent in approach to funding for this population.

Also has not been helpful in funding needed new facilities.

Stricter laws/enforcement of existing law regarding landlord upkeep of inside of homes.

The special needs groups are often given preference.

There's always a need for more assistance to special needs groups. Our mission is to serve people with developmental disabilities. We provide housing and staff for them. We try to meet demands for services to the best of our ability.

Through partnerships between financial, for-profit and not-for-profit organizations.

Through private companies who treat or specialize in the care of elderly and people who have HIV/AIDS.

Unsure at this time - this community's economy is not strong.

We do not have HIV/AIDS nor seasonal farm workers in our community.

We don't get seasonal renters, but we are close to towns who do. Could furnish housing to seasonal if advertised.

We need more agencies undertaking the effort. There are organizations trying to combat the problems, but there aren't enough, especially in rural areas.

While facilities catering to the special needs groups is needed and warranted there seems to be a lack of willingness by agencies providing these services to locate in Cedar Lake.

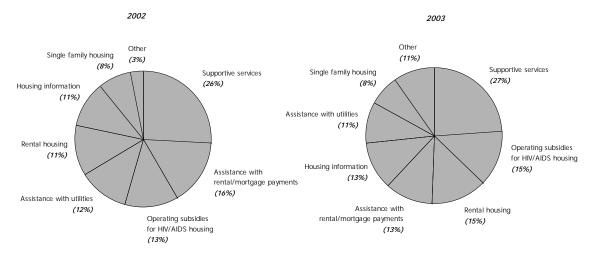
Source: Community Survey, Indiana Consolidated Plan, 2003.

The survey also asked about services available to special needs groups. Meals, transportation, case management, and job training are the supportive services most widely available to special needs groups in the State. The supportive service that is the least likely to be available to special needs groups is home repair assistance.

Seventy-one percent of survey respondents said that the services they presently have available for the special needs groups are **not** adequate.

When asked what is most needed in their communities to meet the needs of persons with HIV/AIDS, respondents cited supportive services, operating subsidies for HIV/AIDS housing, and rental housing as the top three needs. In 2002, the top needs included supportive services, rental/mortgage assistance, and operating subsidies for HIV/AIDS housing. Exhibit III-54 shows the distribution of the 2002 and 2003 responses to this question.

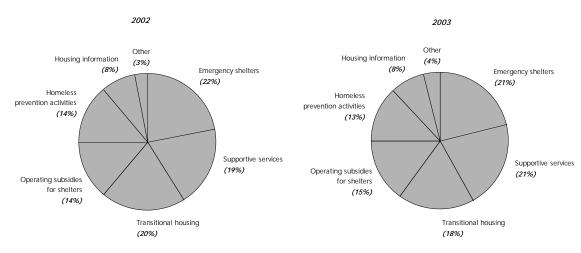
Exhibit III-54. Community Needs for Persons with HIV/AIDS



Source: Community Survey, Indiana Consolidated Plan, 2003

Respondents were also asked what is most needed in their communities to meet the needs of persons experiencing homelessness. As in 2002, the top needs were for emergency shelters, supportive services and transitional housing. Exhibit III-55 shows the distribution of the 2002 and 2003 responses to this question.

Exhibit III-55.
Community Needs for Persons Experiencing Homelessness



Source: Community Survey, Indiana Consolidated Plan, 2002.

Finally, respondents were asked to list the supportive services that are in demand by special needs populations but not available in their communities. Exhibit III-56 lists the respondents' comments.

Exhibit III-56.

Special Needs Services Needed but Unavailable

7 day a week public transportation. More affordable health care. More affordable, safe housing.

A & D counseling and treatment, medical transportation, and childcare.

Ability to build housing in flood plane.

Affordable day care (infants also), transportation, housing

Affordable drug treatment.

Affordable transportation for the handicap and elderly who can no longer drive.

Assistance with utilities and rents.

Assisted Living. Like evening, overnight, and weekend/holiday services.

Basic life skills to support the limited abilities.

Case management - home repair assistance. Subsidy.

Central Housing Authority

Child care - need to train more care-givers and help them start-up.

Child/Adult Daycare. Subsidy for housing. Need a lot more. Transportation. Health Care.

Community Center

Coordinated Case Management is most critical in helping individuals navigate a confusing and disjointed service system.

County-wide home modification for accessibility.

Day care for adults/disabled.

Day care services for seniors.

Dental

Down payment. Security deposits. Utility deposits. Home repair assistance.

Education assistance

Emergency shelter

English as a second language for Hispanics.

Family counseling for drug/alcohol abuse. Community Asset Mapping. Individual asset identification.

Finance for low income. Other programs for recreation for them.

Free bus rides, help with medication cost, help with rent and deposits.

Free counseling for sexual abuse survivors. Free counseling for at-risk children. More access to child care.

Free transportation - no bus system w. side of Wabash River. Homeless shelter - teen shelter.

General population homeless shelter. Transitional housing. Nighttime daycare.

Handicapped accessible housing. Supported (assisted living) for disabled, non-seniors.

Health care is only available for emergencies - routine care available (for people with mental illness).

Health Care prescription coverage, energy assistance, home repair, handicap re-modification of homes.

Help for medium and financial help for housing for single parent families.

Help on Dr. appointments, Rx's, Burial, Home Repair, qualified child care.

Home cleaning services.

Home ownership education; No CHDO in the area; need help to increase housing opportunity for Hispanic property.

Home repair assistance

Home repair assistance for the elderly. Can get some assistance from Elkhart County.

Home repair for elderly. Transportation for elderly.

Homeless often are on "waiting list" for shelter.

Homeless people have no immediate help. Those who don't qualify for Medicaid have no help with medical expenses.

Homes for mentally ill people who are not mentally retarded.

Housekeeping training and assistance - more hours needed. Basic chore and errand assistance.

Housing

Housing and health assistance for elderly.

Housing for offenders release. Closest is Michigan City, IN.

Housing for the mentally ill & developmentally delayed.

Special Needs Services Needed but Unavailable, Continued

Huge amount of substandard housing - neighborhood revitalization is needed to help leverage money for homeowners.

If person is connected with organization providing supportive service they are fortunate.

Otherwise out of luck.

In home care/assistance - services that enable residents to remain in their homes for as long as possible. Interpretive services and legal services for Hispanics.

Issue is access particularly for tens and young adults.

Job access whereby people that need 2nd and 3rd shift transportation (i.e. public transit) can get it; also affordable childcare, possibly subsidized in some way.

Job training - higher school standards - stop advancing children in school when they don't understand or haven't learned the basics - it only puts them further behind in the next grade.

Job Training needs to be coordinated better, a number of agencies are providing this service,

however, they need to communicate and refer to each other better

Job training, that pay during training, for local factories.

Landlord tenant relationship. Tenant/Rental Education.

Local welfare offices, also local place to pay you utilities.

Long term residential substance abuse treatment.

Lot's affordable.

Low-income housing. 1st time home buyers assistance.

Meals on Wheels

Medicaid waiver slots - supply is scarce.

Medical care for Medicaid/Hoosier Healthcare.

Medical, especially for women. Child care. Mental health care; especially emergency.

Mobile crisis - CIT; Meals on Wheels.

More housing subsides, waiting list for Sect 8 too long and too limited in housing choices.

More housing that is affordable and safe.

More subsidized housing - only 100 units are available.

More transportation. Case mgmt for uneducated people who just need help learning life skills, and setting appropriate priorities.

Most are on Medicaid/Medicare, but Dental is not. Case Management need to double or triple in size.

Transportation beyond public is missing.

Most services are available. There aren't enough services for everyone who needs them.

Need Alzheimer's support groups.

Neighborhood safety and drug elimination programs are needed.

Peer support for adults with mental illness. KEY would like to provide this. More info: David Thomas,

ED, KEY Consumer Org. 205-2500

Public transportation. 2nd shift child care. Supervision mentally ill

Rural areas only have services through nearest town - home health care service.

Rural transportation.

Services are available in neighboring cities, Richmond & Hagerstown.

Short term housing. Rental housing.

Somewhere where senior citizens can go to seek financial and housing counseling free of charge.

Specific subsidy for homeownership.

Subsides for housing has a 2 year waiting list and none available (no subsidy available) in Owen county. The 3rd poorest county in the state.

Subsidized housing - apartments. Deposit help. Help paying rent to stop/postpone eviction.

Subsidy for housing - little if any exists. Renters rights lacking.

Supported living. There is a multi-year waiting list.

Taxi service. Alternative school.

Temporary housing. Subsidy for housing. Transportation (vehicles are available but drivers are volunteer.)

Testing for housing discrimination is in demand. Funding for an effective testing program is insufficient.

There are no services available for the homeless, except a free lunch at the Salvation Army,

which provides one nights stay at a motel for transients.

Transitional housing for families, young offenders returning to the community.

Exhibit III-56. Special Needs Services Needed but Unavailable, Continued

Transportation - Dubois County, Home Care

Transportation - no public transport available at all. Health Care - no free clinic available.

Transportation for elderly and disabled.

Transportation for low-income. More subsidized housing.

Transportation from Michigan City to LaPorte.

Transportation is needed. Meals limited. Home repair lacking.

Transportation is not adequate. Section 8 for handicapped and low-income not adequate.

Transportation subsidy

Transportation, case management, job training, health care, home repair assistance, child/adult day care, substance abuse treatment, subsidy for housing.

Women's alcohol and drug rehab housing

Source: Community Survey, Indiana Consolidated Plan, 2003

Lead Based Paint Hazards

As in 2002, the 2003 survey included several questions to determine how much of a problem lead based paint hazards are in communities. One of the largest problems in remedying lead based paint hazards is lack of funding to adequately address the needs. Most survey respondents said that lead abatement procedures increase the cost of providing affordable housing a moderate to high amount. (Survey respondents were provided with a scale of one to five to rank the increase in housing costs because of lead abatement, with one being the least and five being the most). The distribution of responses is shown in Exhibit III-57.

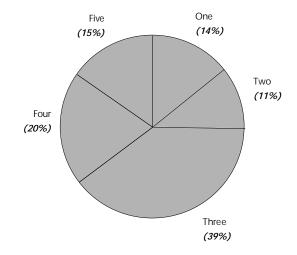
Exhibit III-57. How Much Do Lead Abatement Procedures Increase Cost of Housing?

Note:

1 = low, 5 = high

Source

Community Survey, Indiana Consolidated Plan, 2003



In addition, 70 percent of survey respondents said there were not adequate funds in their communities to address lead based paint hazards in housing, compared to 77 percent in 2002. Almost half of respondents agreed that there was a need for funds to address lead based paint in housing with poisoned children. Only 60 percent of those surveyed said there was a need for a partnership between housing and health care providers to address lead based paint hazards — down from 77 percent in 2002.

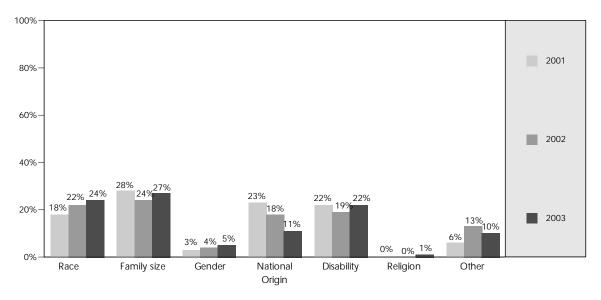
Fair Housing

The fair housing questions included on the survey instrument asked respondents about the prevalence of discrimination in their communities and the existing barriers to fair housing.

Compared to 2001 and 2002, a larger percentage of respondents identified race as a type of discrimination occurring in their communities. Discrimination based on family size was up from 2002, as was discrimination based on gender.

Exhibit III-58 below compares the survey results for this question from 2001, 2002 and 2003.

Exhibit III-58.
Comparison of Types of Housing Discrimination, 2001, 2002 and 2003



Note: The "-" indicate the category was not given as an option. Source: Community Survey, Indiana Consolidated Plan, 2003.

In addition, 26 percent of the 2003 respondents felt that minorities, large families, and persons with disabilities could not obtain the housing they desire in their communities. This was a dramatic drop from 2002, when 45 percent of respondents agreed with this statement.

Respondents were also asked about the types of barriers to housing choice that exist in their communities. The cost of housing was the most significant barrier to housing choice, followed by public transportation and distance to employment. Exhibit III-59 on the following page shows the perceived barriers to housing choice for 2001, 2002 and 2003. The top barriers were very similar across the three years.

Exhibit III-59. Barriers to Housing Choice

Source:

Community Survey, Indiana Consolidated Plan. 2003.

	2003	2002	2001
Cost of housing	36%	34%	34%
Public transportation	23%	19%	23%
Housing discrimination	6%	7%	7%
Lack of accessibility requirement	10%	14%	14%
Distance to employment	19%	19%	21%
Age restricted housing	5%	7%	NA

In addition to the above barriers, respondents were asked about the ability of low-income families to refinance their homes at competitive interest rates. Forty-two percent of respondents believed that low-income families are **not** able to refinance their homes at competitive interest rates. This was a 4 percentage point increase from 2002, where 38 percent of respondents agreed with this statement.

Respondents were also asked about the zoning and rental policies that prohibit fair housing choice. As in 2002, 10 percent of the respondents said there were zoning or land uses in their communities that create barriers to fair housing choice and encourage fair housing segregation.

Awareness and availability of resources both play integral roles in furthering fair housing choice. Sixty-one percent of respondents felt that members of their community are aware that discrimination is prohibited in housing mortgage lending and advertising, compared with 62 percent in 2002. Twenty-seven percent of survey respondents — the same as in 2002 — indicated that people in their community know whom to contact to report housing discrimination. Finally, only 22 percent of respondents agreed that the housing enforcement agency in their community has sufficient resources to handle the amount of discrimination that may occur; this compares with 18 percent in 2002.

Fair Housing Policy

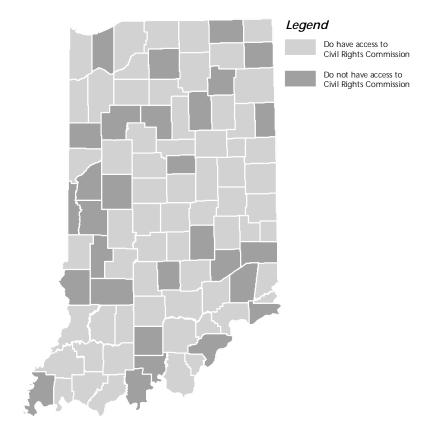
In the 2003 survey, respondents were asked a number of questions specifically about their community's fair housing policies. Half of the respondents who answered this question indicated that their community has joined forces with another organization to promote fair housing. This was up from 43 percent in 2002, indicating a positive trend in fair housing activities.

Seventy-five percent of survey respondents — about the same percentage as in 2002 — said that their community has access to a civil rights commission/office. Exhibit III-60 on the following page shows which counties in the State have civil rights offices, as reported by survey respondents.

Exhibit III-60. Access to a Civil Rights Office, by County

Source:

Community Survey, Indiana Consolidated Plan. 2003.



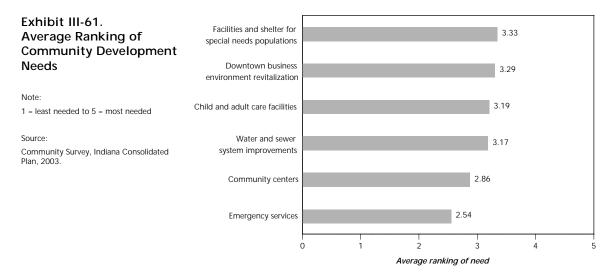
A mere 3 percent of respondents indicated that there had been housing complaints filed against their organization in the past five years and the respondents indicated that many of those complaints were unfounded.

The survey also inquired about various fair housing policy ordinances. Seventy percent of respondents said that their community has a fair housing resolution/ordinance, and 63 percent indicated they have an affirmative action plan. Seventy-three percent of respondents said they had an equal opportunity ordinance. Sixty-nine percent of respondents indicated that their community's resolution/ordinance had been approved by the State.

Community Development Needs

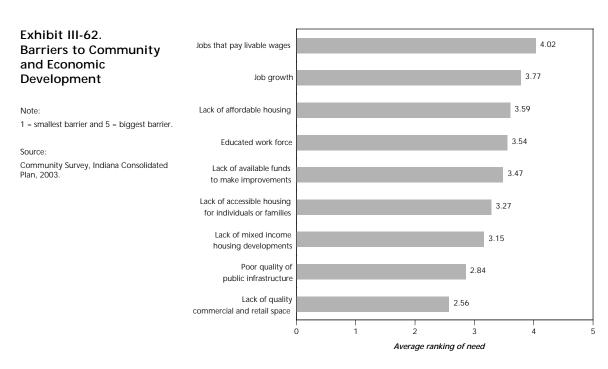
In the 2003 Community Survey, respondents were also asked about a range of community development issues in their communities, including employment conditions, the need for public infrastructure improvements, and the need for community and special needs services and facilities.

The survey asked respondents to rank the community development needs in order of how much they are needed in their areas (with 1 being the least needed and 5 being the most needed). The average levels of need of community development needs are shown in Exhibit III-61 on the following page.



In general, respondents indicated a great need for facilities and shelters for special needs populations and downtown business environment revitalization are community development. Moderate needs included child and adult care facilities and water and sewer system improvements.

Respondents were also asked to rank the barriers to community and economic development their community faces on a scale of one to five, with a one being the smallest barrier and five being the biggest barrier. Exhibit III-62 shows the average ranking of barriers to community and economic development.



As shown above, respondents' perceive the top barriers to development in Indiana's communities as employment and housing related.

Respondents were also asked if the perception of their community has improved or declined and the reasons for any change.

In the 2001 survey, 70 percent of respondent said that the perception of their community had improved during the past five years. In contrast, just 54 percent of respondent to the 2002 survey and 44 percent of the 2003 survey said that perception had improved. In 2003 42 percent said it has declined and 13 percent said it has stayed the same.

In the 2003 survey, 27 percent of survey respondents said that the number of jobs had increased in their communities, compared to 37 percent in 2002 and 60 percent in 2001. Fifty-seven percent of 2003 respondents said the number of jobs in their communities had decreased, compared to 50 percent in 2002 and only 26 percent in 2001.

HUD grant programs. The final survey questions solicited information about awareness and use of the State's HUD grant programs, administered by the Indiana Department of Commerce, the Indiana Housing Finance Authority, and the Family Social Services Administration. Exhibit III-64 shows community awareness of survey respondents for six programs funded by CDBG, HOME, HOPWA and ESG funds.

60% Community Focus Fund 58% Housing from 2002 Shelters to Homeownership Foundations 56% 45% CHDO Works 46% 37% **Emergency Shelter Grant** 2003 35% **HOPWA** 36% 60% 80% 100% 20% 40% 0%

Exhibit III-64. Awareness of Housing Programs

Source: Community Survey, Indiana Consolidated Plan, 2003

Compared to 2002, respondents had about the same awareness of the Community Focus Fund program; a greater awareness of Housing from Shelters to Homeownership; about the same awareness of the Foundations and CHDO Works programs; less awareness of the Emergency Shelter Grant; and about the same awareness of the HOPWA program.

SECTION IV. Housing Market Analysis

SECTION IV. Housing Market Analysis

This section addresses the requirements of Sections 91.305 and 91.310 of the State Government contents of Consolidated Plan regulations. The first part of this section provides a Statewide overview of housing availability and affordability. The second part contains detailed socioeconomic and housing market information for nonentitlement counties in the State that contain public housing authorities. These data are provided to assist these PHAs with completion of their agency plans.

In contrast to the Housing & Community Development Needs section (Section III), which contains a qualitative assessment of housing and community development conditions, this section is quantitative in nature. Sections III and IV should be read together for a complete picture of housing and community development needs in the State.

This analysis of housing market conditions includes more new data from the 2000 Census. Specifically, it has data from the 2000 Census "long form" that was released since the last update of the Consolidated Plan. The Census long form is given to a sample of the population during the 2002 Census to collect more detail on population and housing (e.g., household income, housing characteristics, and housing prices).

Census long form data are available for the State, counties, metropolitan areas, places, census tracts and, in some cases, parts of census tracts. Since data from the long form are based on a sample of the population, the estimates are subject to a margin of error, and long form data may differ slightly from the complete count total for same topic.

Housing Types

There were approximately 2.5 million housing units in the State in 2000, according to the 2000 Census. Approximately 66 percent of these units were owner-occupied, 26 percent were renter occupied and eight percent were vacant. Of the 2.3 million units that were occupied, 71 percent were owner-occupied; 29 percent were renter occupied.

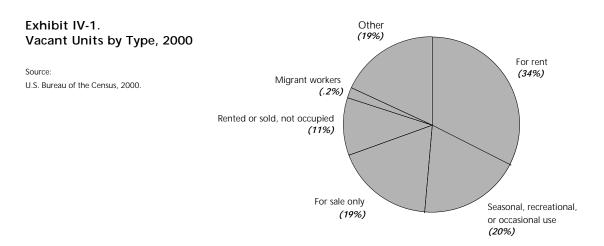
According to the Census Bureau's annual survey, the State's homeownership rate in 2001 was 75 percent – much higher than the national homeownership rate of 68 percent. Indiana was one of nine States with homeownership rates of 75 percent or higher in 2001.

Vacant units. The 2001 Statewide homeownership vacancy rate was estimated by the Census Bureau's annual survey to be a very low 1.6 percent. The 2001 rental vacancy rate was estimated at 10.3 percent, which is lower than the rate in 1999 and 2000, but still well above the 7.3 percent average rate over the last 15 years.

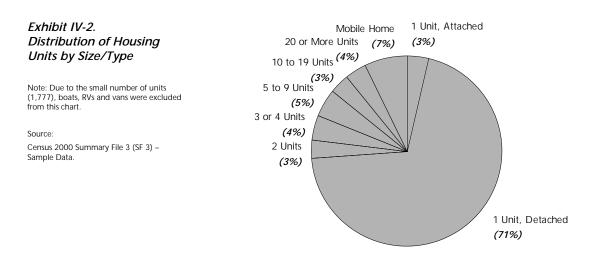
In 2000, over half of all vacant units in the State (62 percent) consist of owner or renter units that are currently not occupied; most of these units are for sale or rent. Another 20 percent consists of seasonal units, while 19 percent of units were reported as "other vacant." Just 304 units were

reported as designated for seasonal workers and vacant at the time the Census was taken. Other vacant units include caretaker housing, units owners choose to keep vacant for individual reasons and other units that do not fit into the other categories.

Exhibit IV-1 shows the vacant units in the State by type.



Composition of housing stock. Data from the 2000 Census long form indicate that most housing in Indiana (71 percent of units) is made up of single family, detached homes. Over 77 percent of units are in structures with two or fewer units, with only 16 percent in structures with 3 units or more and 7 percent of units defined as mobile homes. Exhibit IV-2 presents the composition of housing units in the State.

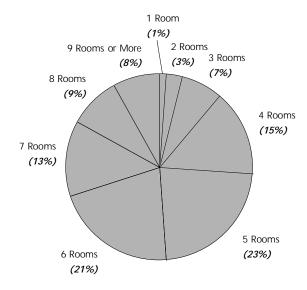


Housing units in Indiana tend to have at least four rooms, with 72 percent reported as having four to seven rooms. The Census Bureau reported a median of 5.5 rooms per housing unit in the State. Exhibit IV-3 presents the distribution of housing units in the State by number of rooms.

Exhibit IV-3.
Distribution of Housing
Units by Number of Rooms

Source:

Census 2000 Summary File 3 (SF 3) – Sample Data.

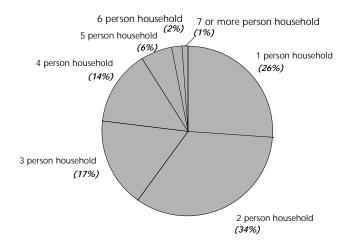


Composition of households. Data from the 2000 Census show the majority of housing units in the State are occupied by two-person households (34 percent), followed by one-person households (26 percent). Exhibit IV-4 shows the distribution of housing units by household size.

Exhibit IV-4. Households in Occupied Units, 2000

Source:

U.S. Bureau of the Census, 2000.



Housing Supply

Construction activity. During 2001, roughly 38,400 building permits were issued for residential housing development in Indiana. This represents an increase from the number of permits issued in 2000, although it is lower than the historically high levels of the late 1990s (annual permits exceeded 40,000). Preliminary data for 2002 estimate that 39,500 permits were issued in the State – an increase of 1,100 from 2001. An estimated 83 percent of the building permits were for single family construction in 2001; this percentage is estimated to have dropped to 78 percent in 2002.

Vacancy rates. As noted above, the Statewide homeownership vacancy rate was estimated at 1.6 percent in 2001 by the U.S Census Bureau. The rental vacancy rate in the State was an estimated 10.3 percent in 2001 – nearly a 3 percent decline from 2000, which had the second highest rental vacancy rate in more than 13 years. Even with this reduction, the 2001 rental vacancy rate is well above the 7.3 percent average rate of the preceding 15 years.

Expiring use properties. A growing concern in the country and Indiana is the preservation of the supply of affordable housing for the lowest income renters. In the past, very low income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as "expiring use" properties.

Specifically, expiring use properties are multifamily units that were built with U.S. government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low income housing (e.g., a cap on rents of 30 percent of tenants' income). Many of these projects were financed with 40 year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project-based rental assistance contracts had a 20 year term.

Many of these contracts are now expiring, and some owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. Most of Indiana's affordable multifamily housing was built with Section 221 (d)(3) and Section 236 programs. Thus, a good share of Indiana's affordable rental housing could be at risk of elimination due to expiring use contracts.

According to HUD's expiring use database, as of March 2002 (the latest data available), Indiana had approximately 33,000 units in expiring use properties, or almost 5 percent of the State's total rental units. Nationally, less than 10 percent of owners of expiring use have opted out. If Indiana mirrors national trends, about 3,300 units could convert to market rents.

When expiring use units convert to market properties, local public housing authorities issue Section 8 vouchers to residents of the properties that are converting to market rates. In some cases, market rents may be lower than subsidized rents, which could enable residents to stay in their current units. Vouchers may also give residents an opportunity to relocate to a neighborhood that better meets their preferences and needs. The outcomes of expiring use conversions are hard to determine because of the many variables (location, level of subsidized rents, tenant preferences) that influence tenants' situations.

Nonetheless, the loss of the affordable rental units provided by expiring use properties could put additional pressure on rental housing markets, especially in Indiana's urban counties, where most of these units are located.

In 1997, Congress passed legislation that provides solutions, such as debt restructuring, to the expiring use problem. The legislation requires that HUD outsource the restructuring work to Participating Administrative Entities (PAEs). In January 1999, the Indiana Housing Finance Authority (IHFA) was selected to be the PAE for all expiring use properties in the State. In that

responsibility, IHFA is playing a direct role in finding solutions by encouraging owners to stay in the federal programs, in addition to examining other programs and creative financing tools that will help preserve these properties as affordable housing.

Additionally, in May 2000, HUD selected IHFA to serve as a contract administrator for selected project-based housing assistance payment contracts in the State. In this role, IHFA manages the contracts between HUD and the owners of affordable housing projects to ensure that the projects remain affordable, provide decent and safe housing, and are absent of housing discrimination. IHFA is currently under contract to administer 415 properties. Within these properties there are over 28,000 units receiving Section 8 rental assistance. Since IHFA began work as a contract administrator in 2000, only 11 of the properties, representing 383 assisted units, have opted out of the Section 8 program.

Exhibit IV-5 on the following page shows the number of units with affordable provisions that are due to expire by county.

Exhibit IV-5. Number and Percentage of Expiring Use Units, by County, March 2002

Source:

U.S. Department of Housing and Urban Development.

County	Expiring Use Units	County	Expiring Use Units
Adams	223	Lake	3,694
Allen	1,577	Lawrence	217
Bartholomew	465	Madison	596
Blackford	130	Marion	6,963
Boone	194	Marshall	185
Cass	394	Miami	88
Clark	870	Monroe	461
Clinton	174	Montgomery	241
Crawford	123	Morgan	420
Daviess	236	Newton	18
De Kalb	72	Noble	224
Dearborn	155	Orange	136
Decatur	203	Owen	68
Delaware	485	Parke	60
Dubois	244	Perry	93
Elkhart	887	Pike	77
Fayette	180	Porter	341
Floyd	270	Posey	116
Fountain	20	Putnam	132
Gibson	291	Randolph	77
Grant	630	Ripley	56
Greene	76	Rush	78
Hamilton	346	Scott	142
Hancock	104	Shelby	146
Harrison	50	Spencer	22
Hendricks	166	St. Joseph	1,849
Henry	214	Steuben	76
Howard	436	Tippecanoe	1,520
Huntington	129	Union	50
Jackson	272	Vanderburgh	1,324
Jasper	40	Vermillion	148
Jay	36	Vigo	528
Jefferson	351	Wabash	215
Jennings	8	Warrick	120
Johnson	526	Washington	49
Knox	293	Wayne	733
Kosciusko	146	Wells	145
La Porte	794	White	62
Lagrange	32	Whitley	30
		Total	33,342

Housing Condition

Measures of housing condition are relatively scarce. However, the release of long-form data from the 2000 Census provides a good source of current information on housing conditions at the State and local level. Census long-form data are derived from quite a large sample of housing units; roughly one in six or about 17 percent of all units are included. Because of the sample size, these data are more precise than estimates available previously from the Census 2000 Supplemental Survey, which was the only source of condition data for 2000 and used in prior Updates.

Long-form Census data cover the important indicators of housing quality, including plumbing facilities, type of heating fuel, age and crowding. In addition to measuring housing conditions, such

variables are also good indicators of community development needs, particularly of weaknesses in public infrastructure. The Census Bureau reports most of these characteristics for occupied housing units.

Plumbing. The adequacy of indoor plumbing facilities is often used as a proxy for housing conditions. The Census Bureau estimates that 10,599 units, or 0.5 percent of all units in the State, lack complete plumbing facilities. This is an improvement over 1990, when a figure of 0.7 percent was reported for inadequate plumbing, and a substantial improvement over 1980, when 2 percent of the State's housing units had inadequate facilities. According to the Census, there are still 10 counties where more than two percent of the total housing stock, occupied and vacant, lacks complete plumbing facilities.

Exhibit IV-6, on the following page, shows the counties with more than 1 percent of their housing stock without complete plumbing facilities.

Exhibit IV-6.
Counties with More Than
1 Percent of Housing
Stock without Complete
Plumbing Facilities

Source:

U.S. Bureau of the Census, 2000.

Geography	Percent of Housing Units
Adams County	5.5%
Switzerland County	4.6%
Crawford County	4.2%
Owen County	3.7%
Martin County	3.4%
Parke County	3.0%
Perry County	2.8%
Greene County	2.8%
Washington County	2.6%
Orange County	2.3%
Pike County	1.8%
Jennings County	1.8%
Fountain County	1.7%
Lawrence County	1.7%
Jay County	1.7%
Sullivan County	1.6%
Franklin County	1.6%
Gibson County	1.6%
Brown County	1.5%
Rush County	1.5%
Daviess County	1.5%
Clay County	1.4%
Benton County	1.4%
Ohio County	1.3%
Carroll County	1.3%
Vermillion County	1.3%
LaGrange County	1.2%
Spencer County	1.2%
Delaware County	1.2%
Jefferson County	1.2%
Knox County	1.1%
Jackson County	1.1%
Grant County	1.1%
Randolph County	1.1%
Pulaski County	1.1%
Posey County	1.1%
Scott County	1.0%
Warren County	1.0%

Heating fuel. Most housing units in Indiana are heated by gas provided by a utility company (65 percent) or by electricity (22 percent), while a significant percentage uses bottled, tank or LP gas (9 percent). A small number of units (33,075, or 1.4 percent) report heating with wood, and another 7,366 units (0.2 percent) do not use any fuel. The lack of heating fuel for units other than seasonal units is a likely indicator of housing condition problems.

Kitchens and telephone service. Other indicators of housing condition include the presence of kitchen facilities and the availability of telephone service. About 12,000 units Statewide (0.5 percent) lack complete kitchen facilities. Many more units, 68,575 (about 5 percent) do not have telephone service. The lack of telephone service may indicate difficulty paying for housing and potential condition problems.

Water and sewer. There has been a growing awareness and concern in Indiana about the number of housing units that rely on unsafe water sources. In 1990, 74 percent of housing units in the State received water through a public or private water system. Wells were the source of water for 25 percent of the State's housing. Nationally, about 84 percent of housing units are served by public or private systems; wells are the water source for about 15 percent of units nationwide.

Water quality is another important consideration for the assessment of housing conditions. The Indiana Department of Environmental Management reported in 2001 that 93 percent of Indiana's public water systems were in compliance with EPA *water-quality* standards for the presence of 77 identified contaminants. Compliance with health standards has remained consistent even though new mandates or requirements have increased since 1997.

The percent of public water systems failing to comply with *monitoring and reporting* requirements has consistently been 43 percent, and many of the remaining non-complying systems in the State serve businesses and not residential users. The number of Indiana residents at risk of exposure to harmful contaminants resulting from non-compliant water providers has fallen dramatically. From 1994 to 1999 there was a 97 percent decline in the number of water users dependent on systems that were in significant non-compliance with State and federal regulations.

Public sewerage provision to housing in Indiana is still somewhat below the national average, based on the most recently available data. In 1990, about 68 percent of the State's housing units were served by public sewers, while about a third of the State's housing units relied on a septic tank for sewage disposal. Nationally, public sewers served 74 percent of housing units and septic tanks were used by 25 percent of housing units.

In the past, comprehensive data on access to public water and sewer was available from the Census Bureau. Unfortunately, the Census Bureau has discontinued tracking these indicators, and no agency has filled that gap to date.

Age. Age can also be a proxy for the condition of housing, especially the risk of lead-based paint. As discussed later in this section, units built before 1940 are most likely to contain lead based paint. Units built between 1940 to 1978 have a lesser risk (lead was removed from household paint after 1978), although many older units may have few if any problems depending on construction methods, renovation and other factors.

Housing age data from the 2000 Census long form indicates that 20 percent of the State's housing units, occupied or vacant, was built before 1940, when the risk of lead based paint is the highest. More than 70 percent of the housing stock was built before 1979. As of the 2000 Census, the median age of housing stock in the State was 34 years old. Exhibit IV-7 presents the distribution of housing units in the State by age.

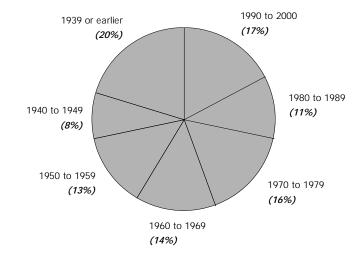
Exhibit IV-7. Housing Units by Year Built

Note:

May not add to 100% due to households for which data were not completed.

Source

Census 2000 Summary File 3 (SF 3) – Sample Data.



Overcrowding. A final measure of housing conditions is overcrowding. The Census Bureau reports that in 2000, 2.3 percent of the State's occupied housing units, or 53,891, were crowded, which is defined as more than 1.01 persons per room. Less than 1 percent of the State's housing units were severely crowded (more than 1.51 persons per room). These data compare favorably to national averages of 3.0 percent of units that were crowded and 2.7 percent severely crowded in 2000.

Lead Safe Housing

Environmental issues are also important to acknowledge when considering the availability, affordability and quality of housing. Exposure to lead based paint represents one of the most significant environmental threats from a housing perspective.

Dangers of lead-based paint. Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. Children are exposed to lead poisoning through paint debris, dust and particles released into the air, which mostly occurs during renovation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles, and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated level of lead in the blood.

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment

for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

Extent of the problem. Factors that contribute to community risk for lead based paint include the age and condition of housing, poverty and property tenure, families with young children, and the presence of lead poisoning cases. Homes built before 1940 on average have paint with 50 percent lead composition. Inadequately maintained homes and apartments (often low income) are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Approximately 1.8 million housing units in Indiana – more than 70 percent of the total housing stock – were built before 1978. About 540,000 units, or 21 percent of the housing stock, are pre-1940. Urban areas typically have the highest percentages of pre-1940 housing stock, although the State's non-entitlement areas together have about the same percentage of pre-1940 units as the State overall.

The Centers for Disease Control and Prevention reports that from 1995 to 1999, 144,000 Indiana children were screened for lead. Nine percent of these children were determined to have elevated levels of lead in their blood.

Available resources. The Residential Lead-Based Hazard Reduction Act of 1992 (commonly referred to as Title X) supports widespread prevention efforts of lead poisoning from lead-based paint. The Title X program provides grants of between \$1 million and \$6 million to States and local governments for lead abatement in privately owned housing or housing units on Superfund/Brownfield sites. Since the program's inception in 1993, approximately \$435 million in grants have been awarded to 31 States and the District of Columbia. Neither the State of Indiana, nor any jurisdiction within the State, has received any funding under this program.

In addition to available funding from the Title X program, recent changes to the Community Development Block Grant (CDBG) program have added lead based paint abatement to eligible activities for CDBG funding. In order to receive Title X or CDBG funding, States must enact legislation regarding lead-based paint that includes requirements of accreditation or certification for contractors who remove lead-based paint. Indiana adopted such legislation in 1997 (Indiana Code, 13-17-14).

The State of Indiana Department of Environmental Management (IDEM), in conjunction with the Department of Health and the Marion County Health Department, developed the "Lead for 2000" campaign. Initiated in 1998, the campaign was aimed at reducing the incidence of childhood exposure to harmful lead-based contaminants. Since 1998, IDEM has trained more than 100 lead assessors, and they have completed more than 1,300 lead assessments in homes and child care facilities. This effort entailed training lead-assessors, promoting awareness of the health risks that lead exposure presents, and educating families in methods that they can apply to minimize the risks presented by exposure to lead. These efforts are aimed at private homes as well as child-care facilities when children may be at risk.

In September 2000, HUD adopted new requirements for lead evaluation of multifamily properties that are HUD owned or are project-based rental assistance units and for new applicants of mortgage insurance. In general, the regulations require the testing and repair of all of the properties acquired or rehabilitated through federal programs. In preparation for the new requirements, IHFA sent a list of the new requirements to its HOME and CDBG recipients and held a training to assist grantees with implementation of the new requirements.

The U.S Department of Energy also updated its regulations in September 2000 for administration of the Weatherization Assistance Program. This action was taken to further protect residents of HUD program housing and other federally owned homes from the dangers of lead-based paint by ensuring proper remediation and mitigation protocol when weatherizing these units.

For several years, IHFA has provided funding to The Indiana Association of Community Economic Development and the Environmental Management Institute to provide lead inspection, risk assessor and lead supervision training, certification, and refresher courses. This training will continue as needed.

Housing Affordability

Homeownership. Indiana cities continue to be among the most affordable for homeownership in the quarterly Housing Opportunity Index (HOI) calculated by the National Association of Home Builders (NAHB). In the first quarter of 2002 (the most recent release) the HOI ranked 191 metropolitan areas according to the percentage of homes sold during a quarter that a median-income family could afford. By this measure, Elkhart-Goshen was the most affordable city in the nation, and Kokomo was second. Other Indiana cities ranked near the top were Muncie (ninth), Indianapolis (11th), and Lafayette (14th).

Based on sample data from the long form, the 2000 Census estimated the median value of an owner-occupied home in the State as \$94,300 in 2000. This compares with the U.S. median of \$119,600 and is the second lowest median compared to surrounding States, as shown in Exhibit IV-8.

Exhibit IV-8. Regional Median Owner-Occupied Home Values, 2000

Source:

U.S. Census of the Bureau, 2000.

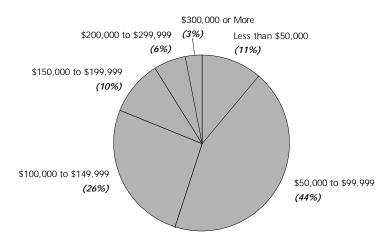


In Indiana, nearly 44 percent of all owner occupied units had values between \$50,000 and \$99,999, and about 70 percent were valued between \$50,000 and \$149,999. Exhibit IV-9 below presents the price distribution of owner-occupied homes in the State.



Source

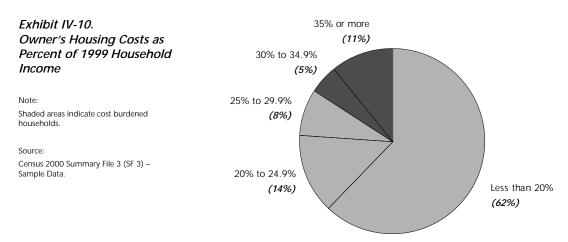
Census 2000 Summary File 3 (SF 3) – Sample



Although housing values in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs. These costs include mortgages, real

estate taxes, insurance, utilities, fuels, and, where appropriate, fees such as condominium fees or monthly mobile home costs. Households paying over 30 percent of their income for housing are often categorized as cost burdened.

The 2000 Census reports that 16 percent of all homeowners (220,000 households) in the State were paying more than 30 percent of 1999 household income for housing, and 11 percent (154,000 households) were paying more than 35 percent. (Since the Census occurs early in the decennial year, people are asked their income for the previous full year.) Exhibit IV-10 presents these data.



Among homeowners with mortgages, nearly 20 percent were reported as cost burdened, a figure that drops to about nine percent when considering homeowners without mortgages.

The 2000 Census also reports cost burden by age of the primary householder and household income range. As shown in Exhibit IV-11, the percentage of households who are cost burdened tends to decrease as householder age increases — until householders become seniors, when they are likely to be living on fixed incomes.

Exhibit IV-11.
Cost Burden by Age of Householder, Owners, 2000

Householder Age	Number of Households Cost Burdened	Percent of Households Cost Burdened
15 to 24 years	5,265	26%
25 to 34 years	33,498	22%
35 to 44 years	51,366	16%
45 to 54 years	42,130	14%
55 to 64 years	32,711	15%
65 to 74 years	29,514	17%
75 years and older	25,685	18%

Source: U.S. Bureau of the Census, 2000.

As shown in Exhibit IV-12 below, the cost burden of owner-occupied households drops as income increases. Between 30 and 80 percent of owner-occupied households in the State earning less than \$35,000 per year were cost-burdened in 2000, compared to less than 15 percent of households earning \$35,000 or more.

Exhibit IV-12.
Cost Burden by Income of Householder, Owners, 2000

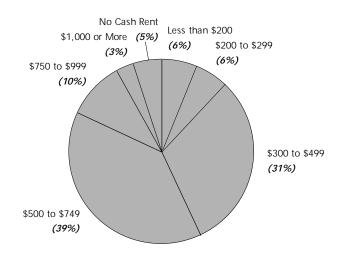
Household Income	Number of Households Cost Burdened	Percent of Households Cost Burdened
Less than \$10,000	36,632	80%
\$10,000 to \$19,999	50,600	42%
\$20,000 to \$34,999	70,149	30%
\$35,000 to \$49,999	35,921	14%
\$50,000 to \$74,999	20,859	11%
\$75,000 to \$99,999	3,741	3%
\$100,000 to \$149,999	1,816	2%
\$150,000 or more	451	1%

Source: U.S. Bureau of the Census, 2000.

Renters. The 2000 Census also provides data on housing costs for renter households. The Census Bureau reports that the median gross rent, Statewide, was \$521 per month in 2000. Gross rent includes contract rent, plus utilities and fuels if the renter pays for them. (And most renters do: The Census reports that 82 percent of rental units do **not** include utility payments in the rent price). About 31 percent of all units Statewide were estimated to rent for \$300 to \$499 in 2000, while another 38 percent were estimated to rent for \$500 to \$749. The distribution of Statewide rents is presented in Exhibit IV-13 below.

Exhibit IV-13.
Distribution of Statewide Rents

Source: Census 2000 Summary File 3 (SF 3) – Sample Data.



The 2000 Census also collected data on rents by household size. Exhibit IV-14 shows the distribution of rent costs by size of housing unit.

Exhibit IV-14. Distribution of Rents, by Size of Unit, 2000

Source:

U.S. Census of the Bureau, 2000.

Housing Unit	Number	Percent
Studio		
Less than \$200	2,225	9.1%
\$200 to \$299	2,827	11.6%
\$300 to \$499	11,804	48.3%
\$500 to \$749	5,031	20.6%
\$750 to \$999	797	3.3%
\$1,000 or more	1,387	5.7%
No cash rent	361	1.5%
1 Bedroom		
Less than \$200	23,642	12.0%
\$200 to \$299	18,247	9.3%
\$300 to \$499	83,265	42.4%
\$500 to \$749	56,105	28.6%
\$750 to \$999	6,550	3.3%
\$1,000 or more	4,325	2.2%
No cash rent	4,105	2.1%
2 Bedrooms		
Less than \$200	9,805	3.5%
\$200 to \$299	11,532	4.2%
\$300 to \$499	79,086	28.5%
\$500 to \$749	130,430	47.0%
\$750 to \$999	27,676	10.0%
\$1,000 or more	5,830	2.1%
No cash rent	13,378	4.8%
3 or more bedrooms		
Less than \$200	4,128	2.7%
\$200 to \$299	5,213	3.3%
\$300 to \$499	29,741	19.1%
\$500 to \$749	59,644	38.3%
\$750 to \$999	28,542	18.3%
\$1,000 or more	10,743	6.9%
No cash rent	17,707	11.4%

As in the case of owner-occupied homes, rent burdens can be evaluated by comparing rent costs to household incomes. The 2000 Census estimates that one-third of Indiana renters – or 218,000 – paid more than 30 percent of household income for gross rent, with most of these (26 percent of renters, or 172,000) paying more than 35 percent of their incomes. Rentals constitute only 26 percent of the State's occupied housing units in 2000; however, there were almost as many cost-burdened renter households (218,000) as cost-burdened owner households (220,000). Exhibit IV-15 presents the share of income paid by Indiana renters for housing.

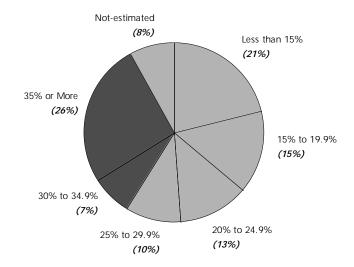
Exhibit IV-15. Renters' Housing Costs as Percent of 1999 Household Income

Note:

Shaded areas indicate cost burdened households.

Source:

Census 2000 Summary File 3 (SF 3) - Sample Data.



The 2000 Census also reports renter cost burden by age and household income range. As shown in Exhibit IV-16, the largest numbers of cost-burdened renter households are in the youngest age cohorts. However, the youngest (15 to 24 years) and oldest (over 65 years old) households have the largest percentages of households with cost-burden: Approximately half of these households are cost burdened.

Exhibit IV-16. Cost Burden by Age of Householder, Renters, 2000

Household Age	Number of Households Cost Burdened	Percent of Households Cost Burdened
15 to 24 years	48,420	48%
25 to 34 years	50,088	30%
35 to 44 years	36,060	29%
45 to 54 years	22,884	28%
55 to 64 years	16,062	36%
65 to 74 years	16,534	45%
75 years and older	27,691	53%

Source: U.S. Bureau of the Census, 2000.

As would be expected, renters households with the lowest incomes are more likely to be cost burdened. Exhibit IV-17 shows cost burden by income for the State's households in 2000. As the exhibit demonstrates, renter cost burden drops dramatically when household income exceeds \$20,000.

Exhibit IV-17.
Cost Burden by Income of Householder, Renters, 2000

Household Income	Number of Households Cost Burdened	Percent of Households Cost Burdened
Less than \$10,000	79,849	82%
\$10,000 to \$19,999	92,737	70%
\$20,000 to \$34,999	40,858	24%
\$35,000 to \$49,999	3,395	3%
\$50,000 to \$74,999	774	1%
\$75,000 to \$99,999	105	0%
\$100,000 or more	29	0%

Source: U.S. Bureau of the Census, 2000.

CHAS data. HUD provides data on households by income, special need and tenure for use in Consolidated Planning (these data are called CHAS data, after the name of the first consolidated planning reports). Exhibit IV-18 presents these data for all households in the State. These data are based on 1990 Census results, adjusted by Community 2020 projections. As such, the data may differ from similar data presented elsewhere in this section.

Exhibit IV-18. All Households, State of Indiana, 2002

		Renters			Owners				
Household by Type, Income and Housing Problem	Elderly (1 to 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	Total Households
Very Low-Income (0 to 50% MFI)	80,959	93,274	22,670	74,109	271,012	144,987	95,031	240,018	511,030
0 to 30% MFI	46,763	53,622	12,325	40,869	153,579	61,151	39,819	100,970	254,549
31 to 50% MFI	34,196	39,652	10,345	33,240	117,433	83,836	55,212	139,048	256,481
Other Low-Income (51 to 80% MFI)	25,583	65,507	14,901	51,959	157,950	111,109	152,135	263,244	421,194
Moderate Income (81 to 95% MFI)	7,372	27,746	5,401	21,334	61,853	42,619	102,807	145,426	207,279
Total Households	132,511	279,297	55,142	217,231	684,181	457,205	1,155,294	1,612,499	2,296,680

Note: Total households includes all income groups — including those above 95% MFI.

 $Source: \quad \underline{www.comcon.org/resources/chas/reports.asp}.$

BBC RESEARCH & CONSULTING SECTION IV, PAGE 19

Out of Reach. A 2002 study by the National Low Income Housing Coalition found that extremely low households in Indiana can afford a monthly rent of no more than \$431, while the HUD Fair Market Rent for a two bedroom unit in the State is \$568. For single earner families at the minimum wage, it would be necessary to work 85 hours a week to afford a two bedroom unit at the State's Fair Market Rent.

The study analyzed the affordability of rental housing for the State overall and for the State excluding the metropolitan areas. Exhibit IV-19 reports the key findings from the 2002 study. As shown below, in the State's non-metro areas, studio and one-bedroom apartments are relatively affordable to a family earning the median income – that is, families would not be cost-burdened if they rented apartments of this size. However, families with one worker earning the minimum wage would have difficulty renting any size apartment without working more than a 40 hour week.

Exhibit IV-19. Housing Cost Burden, Indiana Non-Metro Areas

	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Percent of median family income needed	25%	29%	40%	51%	57%
Work hours/week needed at the minimum wage	48	54	69	88	99
Income needed	\$12,899	\$14,475	\$18,438	\$23,676	\$26,439

Note: Family annual median income was estimated at \$50,653 for non-metropolitan Indiana.

Source: National Low Income Housing Coalition, Out of Reach, 2002.

Five year projection of needs. As discussed above, approximately 220,000 households who own their homes and 218,000 households who are renting are paying 30 percent or more of their incomes in housing costs and, as such, are cost burdened. Although cost burden can be an indicator of housing need, not all households that are cost-burdened are in need of housing. For example, younger households may choose to be cost burdened when they buy their first or second homes in anticipation of rising incomes in the future. Also, it is not uncommon for elderly households to pay a higher percentage of their incomes in housing costs, because their incomes are often fixed and their other expenses are lower than those of younger households.

The cost-burdened households with the greatest needs are generally those with the lowest incomes. Unlike households which may be voluntarily cost burdened in anticipation of rising incomes or choose to live in more expensive housing, the State's lowest income households are cost-burdened because they cannot find housing that is affordable to them. The 2000 Census reported 172,600 cost-burdened renter households and 87,232 cost-burdened owner households with annual incomes less than \$20,000 – for a total of about 260,000 that are likely in need of affordable housing or some level of assistance with housing costs. The housing gap analysis that was conducted for the 2000 State Consolidated Plan estimated that there were 187,000 households in the State that were cost-burdened and had affordable housing needs.

If the State experiences the same level of population growth between 2002 and 2005 as it has so far this decade and the distribution of housing prices remains that same as it was in 2000, an estimated 193,000 to 268,000 low-income households will be cost-burdened and in need of some type of housing assistance in 2005.

Disproportionate need. The 2000 Census reports the median rent and mortgage costs as a percentage of household income by race and ethnicity. These data are useful in identifying households (by race and ethnicity) that may have a disproportionate level of affordable housing need. If households of a certain race or ethnicity are more likely to be cost-burdened than others, they are likely to have greater housing needs than other households.

Exhibit IV-20, below, shows the median rent and housing costs for households with mortgages by race and ethnicity in 2000.

Exhibit IV-20. Median Housing Costs as a Percentage of Income, by Race and Ethnicity, 2000

Household Race/Ethnicity	Rent/Income	Mortgage/Income
White	23.5%	19.1%
Africian-American	26.5%	21.5%
American Indian/Alaskan Native	25.7%	20.9%
Asian	23.3%	19.9%
Native Hawaiian/Pacific Islander	26.1%	19.8%
Some Other Race	21.8%	20.4%
Two or more races	26.7%	21.0%
Hispanic/Latino	22.1%	20.0%

Source: U.S. Census of the Bureau, 2000.

The comparison of housing costs as a percent of income by race and ethnicity shows some difference between the housing cost burden. Whites, Asians, and Hispanics/Latinos pay a lower percentage of their incomes in rents and mortgages than African-Americans, American Indians/Alaskan Natives and individuals of other races. The difference is largest for renter households, particularly for African-American, Native Hawaiian/Pacific Islander, and Two or More Races households.

Barriers to Affordable Housing

The State of Indiana traditionally has followed the philosophy that local leaders should have control over local issues. As such, most of the laws affecting housing and zoning have been created at the urging of local jurisdictions and implemented at local discretion. Indiana is a "home rule" State, meaning that local jurisdictions may enact ordinances that are not expressly prohibited by or reserved to the State.

Tax policies. Indiana communities' primary revenue source is the property tax. Taxes are based on a formula that assesses replacement value of the structure within its use classification. Single family homes are assessed as residential; multi family property is assessed as commercial. Condition, depreciation and neighborhood are factored in to the tax assessment. Commercial rates are higher than residential rates; however, real estate taxes are a deductible business expense.

Zoning ordinances and land use controls. There is no State level land use planning in Indiana. State enabling legislation allows jurisdictions to control land use on a local level. Cities or counties must first establish a planning commission and adopt a comprehensive plan before enacting a zoning ordinance. A recent study completed by the Indiana Chapter of the American Planning Association identified that roughly 200 cities and counties have planning commissions in place.

In addition to local land use controls, certain federal or State environmental mandates exist. For instance, residential units may not be constructed in a designated flood plain. The Indiana Department of Environmental Management directs most of the Environmental Protection Agency regulations for the State.

Certain neighborhoods have been designated historic districts by local communities. In these areas, exterior appearance is usually controlled by a board of review, which is largely made up of area residents. As with zoning, there is an appeals process for review of adverse decisions. These types of land use controls should not preclude development of low income housing; they simply regulate the development so that is does not adversely affect the existing neighborhood.

Some developments impose their own site design controls. Such controls are limited to a specific geographic area, enforced through deed covenants, and designed to maintain property value and quality of life. For example, apartment complexes may be required to provide sufficient "green space" to allow for children's play areas.

Many local zoning codes require an exception or variance for the placement of manufactured housing. This makes it more difficult to utilize manufactured housing as an affordable housing alternative.

Subdivision standards. The State of Indiana authorizes jurisdictions to develop local subdivision control ordinances. Legislation describes the types of features local governments can regulate and provides a framework for local subdivision review and approval. Subdivision ordinances can drive up the costs of housing depending on the subdivision regulations. For example, large lot development, extensive infrastructure improvements such as sidewalks or tree lawns can add to development costs and force up housing prices. The State encourages local communities to review local subdivision requirements to be sure they do not impede the development of affordable housing.

Building codes. The State has adopted a Statewide uniform building code based on a recognized national code. These minimal building construction standards are designed solely to protect the health and welfare of the community and the occupants. Planners point out that it is not uncommon for builders to exceed the minimum building code.

The recently updated State building code includes a provision aimed at ensuring compliance with the accessibility standards established under the federal Americans With Disabilities Act (ADA).

Permits and fees. Local building permits, filing and recording fees, fees for debris removal, and fees for weed removal are the most common fees and charges applicable to affordable housing. All appear to be nominal amounts and not sufficient to deter construction or rehabilitation of low- and moderate-income housing. Some exceptions may apply to the provision of manufactured housing.

Growth limits. Few communities within Indiana are facing insurmountable growth pressures. Some communities have been forced to slow growth so that municipal services and infrastructure can be expanded to support new growth areas. However, these measures address temporary gaps in service and do not reflect long-term policies.

Excessive exclusionary, discriminatory or duplicative policies. In developing this housing strategy, the State has not been able to identify any excessive exclusionary, discriminatory or duplicative local policies that are permitted by State laws and policies.

Ameliorating negative effects of policies, rules or regulations. Over the next five years, Indiana expects to see further consolidation of housing programs at the State level and concurrently, maturation of the associated programs and policies, as well as further decentralization of service provision. Interviews and regional forums did not surface many concerns regarding State and local policies as deterrent to the production of affordable housing.

County Data Sheets

The following data sheets present socioeconomic and housing market information for nonentitlement counties in the State that contain public housing authorities (PHAs). The primary objective of the data sheets is to provide commonly requested information to the PHAs. However, the sheets are also useful to local governments and housing and community development professionals for understanding the economic and housing needs in their area.

Socioeconomic and Housing Market Data

Provided for State Public Housing Authorities in Nonentitlement Counties

SECTION V. Special Needs Populations

SECTION V. Special Needs Populations

Introduction

This section discusses the housing and community development needs of special needs populations in Indiana, pursuant to Sections 91.305 and 91.315 of the State Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- The elderly;
- Persons experiencing homelessness;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities;
- Persons with mental illnesses and/or substance abuse problems; and
- Migrant agricultural workers.

A list of data sources used in assessing the needs of these populations is provided at the end of this section.

Individuals with extremely low- and very low-incomes are also considered a special needs group by many policymakers and advocates. Because the needs of this group are given attention in other sections of this report, low-income populations are not included here as a specific special needs group.

Summary

There were 752,831 elderly persons living in 462,300 households in Indiana in 2000. The 2000 Census reports that 35 percent of senior homeowners and 98 percent of senior renters are cost-burdened (paying more than 30 percent of their income to housing). Approximately one-third of seniors age 65 to 74 indicated disability status in the 2000 Census; this statistic rises to over one-half of seniors over age 75. With the total elderly population projected to grow to 781,000 by 2005 and 844,000 by 2010, the likely trend is for the magnitude of these needs to increase.

- The 2000 Census point-in-time count of emergency and transitional shelters identified approximately 2,384 persons experiencing homelessness in shelters throughout the State. The latest data from the Continuum of Care (2002) estimate the Statewide population of persons experiencing homelessness at 88,000. An estimated 438,000 households are cost-burdened i.e., their rent or mortgage payment constitutes more than 30 percent of their monthly income placing them at risk of homelessness. These individuals may be forced to move in with friends or relatives or live in other temporary housing because of difficulties in finding housing of their own.
- According to a 2000 study conducted by the Association of Rehabilitation Facilities of Indiana, there are approximately 70,000 persons with developmental disabilities in Indiana. The trend in serving these individuals is to move away from institutional care toward small group homes and integrated community settings. Through objectives and goals established as a result of the recent Olmstead initiative, Indiana is making considerable progress toward the full community integration of persons with developmental disabilities.
- The AIDS Housing of Washington, D.C completed the *Indiana HIV/AIDS Housing Plan* in February 2003. According to the study, as of June 2002 there were 3,368 people living with AIDS and another 3,668 people living with HIV who have not been diagnosed with AIDS. Data also indicate that between 2,111 and 3,518 people living with HIV/AIDS in Indiana need housing, but there are currently only 143 State dedicated housing units to persons living with HIV/AIDS. An additional 190 persons receive long-term rental assistance and 402 persons receive short-term rental assistance through HOPWA. Persons with HIV/AIDS typically face a number of challenges in obtaining housing that meets their needs (e.g., requirements for health services).
- The 2000 Census reported 1,052,757 Hoosiers over the age of five who indicated having some type of disability. Approximately 734,000 of these persons reside in nonentitlement areas. Of all types of disabilities, physical disability is the most prevalent, comprising one-quarter of all types of disabilities. Although these individuals have access to various State and federal income and housing subsidy programs to support their housing needs, these programs may not be adequate, depending on individual needs.
- There are approximately 236,000 individuals with mental illnesses in Indiana, 68,000 of whom are low-income and are the target of programs offered by the Division of Mental Health. The Division serves an additional 26,500 people at any one time with substance abuse problems. A 2001 survey by the Indiana National Alliance for the Mentally Ill (NAMI) of Community Mental Health Centers (CHMC) identified over 1,900 beds throughout the State for persons with mental illness. Although the survey found a near even number of units in entitlement and nonentitlement areas, funding of housing programs and other resources for these individuals is weighted toward cities.
- There are no recent studies of the needs of migrant agricultural workers in Indiana. Findings from studies at the national level estimate the number of migrant agricultural workers in the State to be about 8,000. Although housing for these workers is historically provided by the growers, this housing is often overcrowded, with several families residing under one roof. Many of the existing housing units are of substandard quality and are not well maintained. The housing needs of migrant agricultural workers are hard to quantify due to the lack of data at the State level. However, national data indicate that the need for affordable quality housing is great.

The Elderly

Total population. According to 2000 U.S. Census data, there were 752,831 persons over the age of 65 living in Indiana in 2000, an 8.2 percent increase over the 1990 total of 695,945. The State's elderly population is expected to grow to over 781,000 in 2005 and over 844,000 in 2010, a 12.1 percent increase from 2000. The elderly make up 12.48 percent of the State's population currently; by 2010 this is expected to increase to 13.3 percent. Nationally, the elderly constituted 12.4 percent of the total population in 2000, but this share is projected to increase to 20 percent by 2030 as the baby boomers continue to age.

Housing. According to the 2000 Census, 12,880 seniors, or 6.6 percent of the State's elderly population, lived in group quarters, nursing homes included. This is nearly one percentage point higher than the 5.7 percent of seniors nationwide living in group quarters. Nationally, about 4.5 percent of the 65 and older population lived in nursing homes in 2000, with percentages increasing dramatically with age. For example, only 1.1 percent of those aged 65 to 74 nationwide lived in nursing homes in 2000, while 4.7 percent among those aged 75 to 84 years and 18.2 percent of those 85 years and older lived in nursing homes.

Of the seniors residing in group quarters in Indiana, 44,402 lived in nursing homes and the majority of the remaining 5,632 lived in noninstitutionalized group housing. This noninstitutionalized housing most likely represents the less intensive steps in the housing continuum (i.e., congregate care and assisted living).

Of the remaining senior households in Indiana, 79 percent owned their homes in 2000. This was similar to nationwide statistics that showed 78 percent of older residents owning their homes. For individuals 85 years and older, the State homeownership rate dropped to 66 percent, which was slightly higher than the nation (65 percent). Nonetheless, declining homeownership is indicative of both increasing needs for assisted living and the difficulty supporting the burden of homeownership as individuals age. Exhibit V-1 below presents the housing situations of the senior populations in Indiana and the U.S.

Exhibit V-1.
Senior Housing In the
State of Indiana and the
United States

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Group home figures represent individuals while renter and owner figures are households.

Source

U.S. Census Bureau, 2000 Census.

Housing Type	State of Indiana	United States
Group quarters population	50,034	1,993,621
Nursing homes Other institutionalized	44,402 1,478	1,557,800 83,276
Non-institutionalized	4,154	352,545
Owner-occupied households	395,565	17,553,827
Renter-occupied households	102,486	5,080,863

¹ U.S. Census Bureau, "The 65 Years and Over Population: 2000 Census, Census 2000 Brief, October 2001," http://www.census.gov/prod/2001pubs/c2kbr01-10.pdf.

Among family households, the proportion of seniors owning their homes is higher, because the figures exclude seniors living alone and those residing in group quarters, such as nursing homes or assisted living facilities. Exhibit V-2 below displays the tenure of seniors by family type.

Exhibit V-2. Elderly Families by Tenure, Type and Age, March 2000

Family Type and Tenure	65 to 74 Years	Percent 65 to 74 Years	75 Years and Over	Percent 75 Years and Over
Total Families				
Owner Occupied	146,217	32.0%	89,771	88.5%
Renter Occupied	12,642	8.0%	11,656	11.5%
Married Couple Families				
Owner Occupied	127,447	93.9%	71,404	89.8%
Renter Occupied	8,334	6.1%	8,095	10.2%
Male Householder, No Spouse Present				
Owner Occupied	3,581	82.0%	3,628	88.7%
Renter Occupied	788	18.0%	463	11.3%
Female Householder, No Spouse Present				
Owner Occupied	15,189	81.2%	14,739	82.6%
Renter Occupied	3,520	18.8%	3,098	17.4%

Note: The data in this table do not include individuals in group quarters.

Source: U.S. Bureau of the Census, 2000 Census.

Exhibit V-3 below presents the tenure of seniors in non-family households.

Exhibit V-3.
Non-family Elderly by Tenure, Type and Age, 2000

Non-family Household Type and Tenure	65 to 74 Years	Percent 65 to 74 Years	75 Years and Over	Percent 75 Years and Over
Total Non-family Households				
Owner Occupied	68,372	69.8%	91,205	65.2%
Renter Occupied	29,547	30.2%	48,641	34.8%
Male Householder Living Alone				
Owner Occupied	16,448	67.1%	18,596	70.8%
Renter Occupied	8,079	32.9%	7,656	29.2%
Male Householder Not Living Alone				
Owner Occupied	2,072	76.6%	952	76.2%
Renter Occupied	633	23.4%	297	23.8%
Female Householder Living Alone				
Owner Occupied	48,088	70.3%	70,410	63.6%
Renter Occupied	20,362	29.7%	40,349	36.4%
Female Householder Not Living Alone				
Owner Occupied	1,764	78.9%	1,247	78.6%
Renter Occupied	473	21.1%	339	21.4%

Note: The data in this table do not include individuals in group quarters.

Source: U.S. Census Bureau, 2000 Census.

There is an increasing likelihood that seniors, particularly women, will live alone as they age. This is due in large part to the longer life expectancies of women. As shown in the data above, the majority of seniors in nonfamily households live alone. In 2000, of the elderly population aged 65 to 74 and living alone, 26 percent were male and 74 percent were female. This share increases for seniors age 75 and older, to 19 percent of males and 81 percent of females living alone.

In most circumstances, seniors prefer to stay in their own homes as long as they can. If they are nearby, family members can assist with basic care needs, which enables seniors to remain in their homes longer than they would otherwise. However, the heavier work demands placed on many individuals and increased transience of the population in general in recent years has made family assistance more challenging.

Outstanding need. Elderly individuals face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities and a lack of affordable housing.

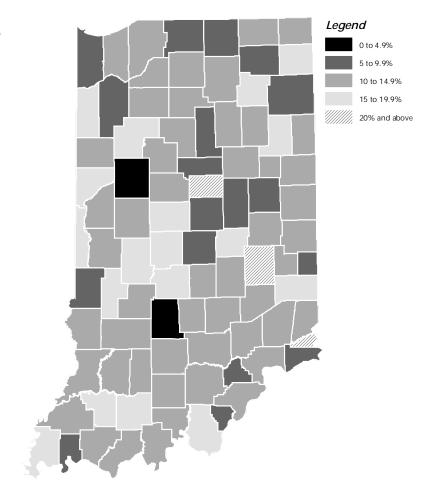
HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation. HUD reports that in 1999, 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this estimate to Indiana, it is estimated that approximately 27,000 elderly residents of nonentitlement areas in Indiana were likely to live in substandard housing in 2000.

Many seniors also live in-homes that need modifications to better serve their physical disabilities or other mobility limitations. This trend is reflected by the 33 percent of seniors age 65 to 74 who indicated disability status in the 2000 Census. The percentage rises dramatically to 54 percent of seniors age 75 years and older. Seniors who indicated disability status had a sensory, physical, self-care, going-outside-the-home or employment disability.

Compounding the needs some seniors face for repair or improvements are the low and/or fixed incomes they have available to make those changes. The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. The elderly poverty rate in Indiana, those over the age of 65 whose total income was less than the threshold, was 7.2 percent in 2000. Of the 54,287 elderly in poverty as of the 2000 Census, 801 (or 1.5 percent) were male householders with no wife present and 3,724 (or 6.9 percent) were female householders with no husband present. Exhibit V-4 below displays the percentage of seniors 65 years and older below the poverty level by county.

Exhibit V-4. Percentage of Seniors 65 years and over Below Poverty Level, 2000

Source: U.S. Census Bureau, 2000 Census



In 1999, over 52,500 elderly households had incomes of less than \$15,000 and an additional 54,000 had incomes ranging from \$15,000 to \$24,999. Exhibit V-5on the following page illustrates the historical and estimated income distribution of elderly households in Indiana in 1990 and 1999.

Exhibit V-5. Income Distribution of the State's Elderly

	19	1990		99
Households by Income	Number	Percent	Number	Percent
Householders 65 to 74 yrs				
Less than \$10,000	60,219	23%	26,400	10%
\$10,000 to \$14,999	41,341	16%	26,135	10%
\$15,000 to \$24,999	70,340	27%	53,974	21%
\$25,000 to \$34,999	40,544	15%	45,146	18%
\$35,000 to \$49,999	28,818	11%	44,772	18%
\$50,000 to \$74,999	15,432	6%	32,901	13%
\$75,000 to \$99,999	4,069	1%	12,182	5%
\$100,000 and over	3,905	1%	13,539	5%
Householders 75 yrs & over				
Less than \$10,000	73,963	39%	38,320	16%
\$10,000 to \$14,999	35,343	19%	41,368	18%
\$15,000 to \$24,999	40,886	21%	59,636	25%
\$25,000 to \$34,999	18,841	10%	36,501	16%
\$35,000 to \$49,999	11,706	6%	26,956	11%
\$50,000 to \$74,999	6,413	3%	17,911	8%
\$75,000 to \$99,999	1,855	1%	6,394	3%
\$100,000 and over	1,899	1%	7,390	3%

Source: U.S. Census Bureau, 1990 and 2000 Census.

Households paying more than 30 percent of their income for housing are often categorized as cost-burdened. Data from the 2000 Census indicate that 17 percent of homeowners 65 to 74 years and 18 percent of homeowners 75 years and older are cost-burdened. This statistic increases with seniors who are renters; in 2000, 45 percent of renters 65 to 74 years and 53 percent of renters 75 years and older were cost-burdened. This data indicates that nearly all senior renters are cost-burdened and unable to encounter affordable housing.

Resources. Given the variety of housing options available to serve the elderly, and the fact that much of this housing is privately produced, it is difficult to assess the sufficiency of housing for the State's elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly nationwide are also prevalent in Indiana. The most pressing issues for middle- and high- income elderly in the U.S. are finding facilities located in areas they prefer to live, with access to public transit and other needed community services. For lowincome elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Numerous federal programs, although not targeted specifically to the elderly, can be used to produce or subsidize affordable elderly housing. These include CDBG, HOME, Section 8, Low-Income Housing Tax Credits, mortgage revenue bonds and credit certificates and public housing. There are also several federal programs targeted specifically at the elderly. Although many of these programs are meant to serve a great need in the U.S. — housing the low-income elderly — they often fall short in providing adequate care and other needed services. A description of the programs widely available to the elderly in the State, along with the utilization of the programs, follows.

Section 202 housing. Section 202 is a federal program that subsidizes the development of affordable housing units specifically for elderly. The program might also provide rental subsidies for housing developments to help make them affordable to their tenants. The developments often provide supportive services such as meals, transportation and accommodations for physical disabilities. The units are targeted to very low-income elderly and the disabled. The Section 202 program has supported over 350,000 units nationwide since 1959.

Equity conversion. The Home Equity Conversion Mortgage Program (HECM) supports repair and rehabilitation of housing and the ongoing needs of individuals by allowing elderly homeowners to recapture some of the equity they have in their homes through reverse mortgage programs. Individuals who own their homes free and clear, or have very low outstanding balances on their mortgages, are eligible for the program as long as they live in their homes. The HECM became a permanent HUD program in 1998. As of October 1999, more than 38,000 elderly homeowners have chosen HECM loans to help them with their financial needs. Of these loans, 9,063 loans have terminated and only 388 loans ended in claims on the insurance fund. The most recent study of the HECM program, conducted in March 2000 found the following trends:

- HECM borrowers tend to be older and are more likely to be single female households;
- HECM properties are more valuable and owners have a higher equity share;
- HECM properties have a higher share in the West and Northeast regions of the country;
- The program is increasingly located in the center city; and
- Highest penetration is in Utah, Colorado, the District of Colombia and Rhode Island.

Specifically in Indiana, the study found that HECM loans grew 611 percent from 76 loans in 1995 to 540 loans in 1999. Overall, 694 HECM loans had been originated in Indiana by October 1999.

There are 45 entities in the State of Indiana that are HUD approved mortgage counselors for the HECM program and seven HUD approved lenders. The counseling agencies have offices throughout the State and are generally accessible to most citizens. The lenders are located in Indianapolis, Carmel, Granger, Schrereville, Merrillville and Munster, which could limit access to the program for some elderly individuals.

Rural home improvement. The United States Department of Agriculture, through its Rural Housing Service, offers loans of up to \$20,000 with very favorable repayment terms (currently one percent with a 20 year term) to very low-income rural residents with housing repair needs. Grants up to \$7,500 are also available for very low-income rural residents who are 62 years and older and do not have sufficient funds to repay the rehabilitation loans offered.

Medicaid. Another important federal support for elderly housing is the Medicaid program. Typically, Medicaid is used to pay for room and board in nursing homes or other institutional settings. States can seek approval from the Health Care Financing Administration (HCFA) to allow Medicaid to be applied to in-home services and services (but not rents) of assisted living facilities.

Currently in Indiana, Medicaid can be used for in-home services for the elderly and disabled in cases where without the services, an individual would need to be institutionalized. Medicaid waivers can also be used to pay for "environmental modifications" to the homes of elderly or disabled individuals. The State recently received approval from HCFA to be able to use Medicaid for assisted living services.

As of March 27, 2003, approximately 5,000 aged and/or disabled persons were using Medicaid for nursing home and assisted living levels of care.

Individuals apply for a Medicaid waiver through their local Area Agency on Aging offices, Vocational Rehabilitation offices, Bureau of Developmental Disabilities Services field offices, and/or Division of Family and Children offices. The lifetime cap for use of Medicaid waivers is currently \$10,000 for disabled individuals and the elderly.

CHOICE. The State of Indiana offers a home health care program (Community and Home Options to Institutional Care for the Elderly and Disabled, or CHOICE) which provides a variety of services to the elderly, including minor home modifications. The goal of the program is to enable the elderly and persons with disabilities to live independently. Similar to the Medicaid waivers, individuals apply for the program through Area Agencies on Aging. (In fact, the State has combined funding from the various State and federal programs that fund services for the elderly and disabled into a bundled program that provides "one stop shopping" for the elderly and disabled). There is currently a \$5,000 lifetime limit for Medicaid funding of CHOICE services for the elderly.

In FY 2000, 12,338 Indiana residents benefited from the CHOICE program. The original projections of use of the CHOICE program were far exceeded. Between 1995 and 2000, the number directly served by CHOICE increased by nearly 30 percent per year. There are currently about 7,500 people on the waiting list to receive CHOICE services.

A 2000 analysis of CHOICE beneficiaries found that nearly three-fourths of those served were elderly and one-fourth were persons with disabilities. Individuals 85 and over accounted for 28 percent of all CHOICE beneficiaries. Most CHOICE recipients lived alone and had incomes of less than \$10,000 per year.

Home modifications. Funding for home modification projects is available to owner occupied households through IHFA's Housing from Shelters to Homeownership program, which uses HOME and CDBG. The Governor's Planning Council for People with Disabilities (GPCPD) recently completed a survey of the scope, status and character of home modification services in Indiana with a grant from IHFA.

Developed by the Indiana Institute on Disability and Community (Center on Aging and Community), the primarily web-based survey was conducted from November 11, 2002 to January 12, 2003. Forty-five organizations providing services in 91 Indiana counties responded to the extensive questionnaire. A second, shorter, survey of 1,600 private, for-profit remodeling/construction firms is being conducted in March 2003, with the cooperation of the Indiana Builders Association. The results of both surveys will be consolidated and interpreted in a final report to be published in late April 2003.

Exhibit V-6 presents preliminary key points and recommendations based on the survey results thus far. It should be noted that these findings have not been supplemented with further in-depth interviews nor reviewed by the survey advisory group of providers, consumers and advocates.

Exhibit V-6. Governor's Planning Council for Persons with Disabilities Survey Results

Key Points

- 1. While demand for home modification services is increasing, funding levels are stable or declining.
- 69 percent of respondents reported that demand for home modification is increasing due to:
 - > The aging of the population;
 - ➤ The aging and deterioration of housing stock;
 - ➤ Increasing poverty; and
 - ➤ Continued de-institutionalization of individuals from hospitals and group homes.
- Funding for home modification services is not keeping pace with demand.
 - > 31 percent of respondents report declining funding;
 - > 49 percent of respondents report stable funding; and
 - 20 percent of respondents report increasing funding.
- 42.5 percent of the respondents reported waiting lists, averaging over 40 households across the sample.
- 2. Multiple barriers exist that prevent the delivery and expansion of home modification services in Indiana, especially:
- Inadequate community funding and capped funding for individual projects;
- Paperwork, regulation and slow reimbursement to private contractors;
- While many organizations provide education and training, there remains a lack of consumer awareness of available options
- 3. Multiple funding sources are utilized for home modification services, and several are under-utitilized.
- Sources most frequently mentioned as funding sources include:
 - Medicaid/Medicaid Waiver;
 - Private pay;
 - ➤ CHOICE;
 - Vocational Rehabilitation: and
 - Local Fundraising.

Exhibit V-6.

Governor's Planning Council for Persons with Disabilities Survey Results (continued)

- Potential sources least frequently mentioned as funding sources include:
 - ➤ HOME (both State and entitlement community sources);
 - ➤ Department of Commerce NAP credits;
 - Federal Home Loan Bank;
 - USDA; and
 - ➤ CDBG
- 4. Productive community wide home modification efforts <u>and</u> effective service to individuals involves the close coordination and collaboration of multiple types of organizations across all three sectors of society: private, governmental, civil society. These include:
- Case management providers (AAA's, VR, etc.);
- Assessment professionals;
- Multiple funders, public and private;
- Construction and remodeling professionals;
- Community-based not-for-profits, volunteers and faith-based organizations; and
- Informed consumers
- 5. In the sample, the large majority of modifications are implemented in-homes and not in apartments:
- 81 percent provided to owner-occupied homes;
- 11.5 percent provided to rental homes; and
- 6.6 percent to rented apartments
- 6. Local organizations have developed creative solutions to deliver and expand home modification services and many are willing to share best practices.

Source: Indiana Institute on Disability and Community (Center on Aging and Community), the Governor's Planning Council for Persons with Disabilities and the Indiana Housing Finance Agency. Data from e-mail from Deborah McCarty, 3/24/2003.

Persons Experiencing Homelessness

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as "one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings." It is important to note that this definition includes those who move in with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD's definition of homelessness is slightly more comprehensive. In addition to defining individuals and families sleeping in areas "not meant for human habitation," the definition includes persons who:

- "Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing."

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicates efforts to estimate an accurate number of the population.

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, Statewide or even local level, is challenging because of the various types of homelessness and difficulty in locating the population. For example, an individual living with friends on a temporary basis can be considered homeless but would be unlikely to be identified in a homeless count.

The most recent and comprehensive count of persons experiencing homelessness anywhere in the State was conducted in Indianapolis during 2000 by the Coalition for Homelessness Intervention and Prevention (CHIP). The survey found that an estimated 12,500 to 15,000 people in Indianapolis experience homelessness during one year. If this incidence of homelessness is applied Statewide, it can be estimated that approximately 100,000 Hoosiers have experienced homelessness over the period of one year. The 2000 State Continuum of Care application estimated a total of 88,000 persons experiencing homelessness in the State. This number is lower because it is a point-in-time count, which differs from the "over the year" estimate from the CHIP survey. The Continuum estimated a need for 29,030 beds or units for persons experiencing homelessness in Indiana, which exceeds the current supply by nearly 22,000.

The Census provides a point-in-time estimate of the number of people in emergency and transitional shelters as identified by group quarters. However, the Census stresses that these data do not constitute and should not be construed as a count of people without conventional housing as the tabulation is not comprehensive.

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² Census 2000 PHC-T-12. Population in Emergency and Transitional Shelters, http://www.census.gov/population/cen2000/phc-t12/phc-t12.pdf.

This count only includes people without conventional housing who stayed overnight in permanent and emergency housing, missions, Salvation Army shelters, transitional shelters, hotels and motels used to shelter people without conventional housing and similar places known to have people without conventional housing staying overnight. On March 27, 2000, the Census identified approximately 2,384 persons staying in emergency and transitional shelters of this type Statewide. Of these persons, 63 percent were male and 26 percent were under 18 years of age.

Another way to estimate the number of persons experiencing homelessness is by using counts of the number of persons experiencing homelessness served by State and local assistance. The Family and Social Services Agency (FSSA) reported serving an unduplicated count of 20,170 persons experiencing homelessness during FY 1998-99.

When assessing the extent of homelessness in nonentitlement areas, it is important to note the degree to which it may be hidden. That is, in areas where there are limited social service providers, it might be more common for those at risk of experiencing homelessness to move in with friends and relatives rather than to seek local services or housing at a shelter. Furthermore, when individuals have exhausted all other alternatives, they are likely to move to larger cities with institutional supports such as homeless shelters and soup kitchens. This progression makes it difficult to detect the extent of homelessness in nonentitlement areas.

If the number of persons staying in shelters during the 2000 Census count represents just two percent of the State's homeless population, this would suggest a total population of 119,200 persons who are homeless.

The study conducted by CHIP further illustrates this point. It found that only 2 percent of the general population said they would go to a shelter or the street if they lost their home, which implies that 98 percent of people considered homeless by definition are not in shelters or on the street. The study also indicated that over 110,000 Indianapolis residents, or about 7 percent of the population, were temporarily homeless and relying on relatives for housing in the past year. If this figure is applied to Statewide population statistics, approximately 400,000 Indiana residents defined as homeless were staying with friends or relatives at one point over the year. These people are considered to be the hidden homeless.

Characteristics of persons experiencing homelessness. While the only consistent characteristic of persons experiencing homelessness is the lack of a permanent place to sleep, there are a number of subgroups that are typically part of the homeless population. These include the following:

- *HIV/AIDS*. National estimates place the proportion of persons experiencing homelessness who are HIV positive at 15 percent. Other estimates place the total at between 1 and 7 percent. Providers of HIV/AIDS services in Indiana believe the actual count is closer to the national figure.
- Substance abuse. A recent HUD report found that 38 percent of individuals experiencing homelessness who contact shelters, food pantries or other assistance providers have an alcohol dependence, 26 percent have a drug dependence and 7 percent have both. Applying these percentages to the estimate of the 100,000 persons experiencing homelessness in the State during any one year results in a total of approximately 71,000 individuals experiencing homelessness who also have substance dependencies.

Mentally ill. CHIP's Indianapolis study indicated that approximately 30 percent of the single adult homeless population suffers from some form of severe and persistent mental illness. National estimates suggest this may be closer to 40 percent. Using the above estimate of 100,000 persons experiencing homelessness in Indiana over the course of a year, this would indicate that approximately 30,000 of those individuals have a mental illness.

At risk of experiencing homelessness. In addition to those who have experienced homelessness in the past or who show up on a point-in-time estimate of current homelessness, it is important for policymakers to know the size of the population that is at risk of future homelessness. In general, the population at risk of experiencing homelessness includes persons who are temporarily living with friends or relatives (also known as hidden homeless) and individuals at risk of losing their housing (usually very low-income).

The Indianapolis study of persons experiencing homelessness conducted by CHIP found that 69,000 Indianapolis residents reported that they were in danger of becoming homeless in the past year. Applying this number to Statewide population data, it is estimated that over 550,000 (or about 9 percent of) Indiana residents may have been in danger of experiencing homelessness in the past year. The share of the population that has very low-income or is severely cost-burdened (e.g., paying more than 50 percent of income in housing costs) is also useful in estimating the number of persons at risk of experiencing homelessness. The 2000 Census reports that 16 percent of all homeowners (220,000 households) in the State were paying more than 30 percent of 1999 household income for housing, and 11 percent (154,000 households) were paying more than 35 percent. The 2000 Census also estimates that one-third of Indiana renters — or 218,000 — paid more than 30 percent of household income for gross rent, with most of these (26 percent of renters, or 172,000) paying more than 35 percent of their incomes. Rentals constitute only 26 percent of the State's occupied housing units in 2000; however, there were almost as many cost-burdened renter households (218,000) as cost-burdened owner households (220,000).

An important factor in considering the number of households at risk for homelessness is that approximately 33,000 Section 8 units in Indiana are at risk of expiring and converting to market rate rents (see Section IV for details about expiring use units). According to the most recent national statistics, almost 10 percent of owners of expiring units have opted out, indicating that the State could likely lose up to 3,300 units of affordable housing. This does not mean that residents of expired units will completely lose access to subsidized housing. The residents of those units that are no longer available will receive vouchers to obtain another unit. Although vouchers have some advantages in that they allow recipients to move into areas of less concentrated poverty, mismatches between the amount of subsidy provided through vouchers do not guarantee adequate housing if the supply of units that accept vouchers is lacking. In many cases in Indiana, the subsidized rents of expiring use properties have been higher than local market rents. Although the outcomes of the expiring use conversions are property specific, conversions may provide tenants with opportunities for lower rents or units that better meet their needs.

Housing for homeless. According to the 2002 Continuum of Care, the State had a total of 1,741 beds/units available to individuals and 2,590 for person in families with children, who are homeless (excluding metropolitan areas).

Outstanding need. The 2002 Continuum of Care application estimated a need for a total of 2,541 beds or units for individuals and 4,940 beds or units for persons in families with children who are experiencing homelessness. State shelters support a total of 1,741 beds/units for individuals and 2,590 for persons in families with children. As seen in Exhibit V-7 below (which is also HUD table 1A), this total still leaves unmet needs for all types of housing, totaling 800 beds or units needed for individuals and 2,350 beds or units for persons in families with children.

Exhibit V-7.
Outstanding Needs, Housing for Persons Experiencing Homelessness

		Individuals			
Category	Service/Population	Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority
Beds/units	Emergency shelter Transitional housing Permanent supportive housing Total	1,008 1,017 <u>1,099</u> 2,541	508 511 <u>722</u> 1,741	500 506 <u>377</u> 800	
Supportive service slots	Job training Case management Substance abuce treatment Mental health care Housing placement Life skills training Other Other				
Sub- populations	Chronic substance abuse Seriously mentally ill Dually-diagnosed Veterans Persons with HIV/AIDS Victims of domestic abuse Youth Other	866 809 1,121 472 109 721 314	329 236 374 146 38 329 89	537 567 747 326 71 392 225	
		Persons in Families with Children			
Category	Service/Population	Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority
Beds/units	Emergency shelter Transitional Housing Permanent supportive housing Total	820 1,252 <u>1,935</u> 4,940	491 477 <u>901</u> 2,590	329 775 <u>1,034</u> 2,350	
Supportive service slots	Job training Case management Child care Substance abuce treatment Mental health care Housing placement Life skills training Other Other				
Sub- populations	Chronic substance abuse Seriously mentally ill Dually-diagnosed Veterans Persons with HIV/AIDS Victims of domestic abuse Other	641 569 761 102 104 1,297	236 163 182 57 30 520	405 406 579 45 74	

Source: 2002 State of Indiana Continuum of Care Application.

Of the unmet needs illustrated above, the Continuum of Care highlights permanent housing as the highest priority. The second priority was to fund renewal projects that were performing satisfactorily. The third priority was to fund new projects.

The State's Continuum of Care notes that there are numerous barriers to ending chronic homeless. Examples of barriers include a lack of supportive services, shortages of matching funds and negative attitudes, i.e. "not in my backyard" (NIMBY). To combat these barriers, the State aims to create more permanent housing for chronically homeless persons, increase access to existing permanent housing, identify the extent of chronic homelessness (including HIV/AIDS subpopulation) and increase Community Mental Health Center (CMHC) and AIDS Service Organization (ASO) participation in serving chronically homeless.

Additionally, the State's Continuum of Care is in the process of implementing a Homeless Management Information System (HMIS). It is anticipated that the new system will more accurately reflect point-in-time counts over a greater period of time.

Resources. Indiana's strategy for meeting the needs of persons experiencing homelessness includes outreach/intake/assessment, emergency shelters, transitional housing, permanent housing and supportive services. The State employs a number of resources to support this strategy, including State agencies, regional planning commissions, county welfare planning councils, local continuum of care task forces, county step ahead councils, municipal governments and others.

In 2001, the State of Indiana Continuum of Care reorganized into a new planning body. Composed of decision makers from various State agencies and the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana InterAgency Council for the Homeless was formed to provide better coordination and collaboration. The Council's sole purpose is to formulate Indiana's State response to homelessness. The Council established two subcommittees to provide specific recommendations to the Council: the Homeless Task Force and the Homeless Management Information Systems (HMIS) Task Force.

Homeless Task Force. In 2002, the Indiana Homeless Task Force established a set of goals and timelines for addressing the needs of the homeless in the State. The goals are shown in Exhibit V-8 on the following page.

Exhibit V-8. Homeless Taskforce Goals and Timeline

Go	pals	Timeline
1.	Ensure homeless people receive mainstream resources for which they are qualified	
•	Review the application process for the various mainstream resources.	December 2002
•	Identify barriers to homeless people accessing these resources.	December 2002
•	Get feedback via ICHHI's website survey from homeless providers about problems that have encountered trying to help homeless people access mainstream resources.	December 2002
	Create a toolbox guide for homeless providers that lists all of the resources available to address the needs of the homeless, what the qualifications are, and how to apply for them.	Project start date: December 2002
	uicii.	<i>Toolbox guide:</i> March 2003
2.	Ensure State and local institutions do not discharge people into the homeless system.	
•	Review and evaluate the discharge policies of State run institutions.	November 2002
•	Identify where there is not a policy and where one should be developed.	November 2002
•	Communicate the policies to homeless providers through the Continuum of Care regions and get feedback where policies are not being implemented.	November 2002
•	Contact HUD to ensure we are interpreting the policy correctly regarding who should sign the discharge policy form in the Continuum of Care application.	January 2003
3.	Improve the effectiveness of the regional Continuums of Care (CoC).	
•	Determine how we want the regions to report to the Task Force on their activities.	December 2002
•	Develop a working model of how a regional CoC should function.	December 2002
•	Identify a contact person for each region.	November 2002
•	Provide two training sessions for the regions.	December 6, 2002 March 2003
4.	Improve working relationship between mental health centers and homeless providers to ensure better access to services by mentally ill homeless persons.	
•	Survey mental health centers.	December 2002
•	Develop model service agreement.	
•	Establish service agreements between at least 75percent of the mental health centers with homeless service providers.	May 2003
•	Highlight mental health centers that have established strong relationships with homeless service providers at the March 2003 training sessions.	March 2003
5.	Research sources to supplement Emergency Shelter Grant (ESG) funding for shelter operations.	

Source: Homeless Taskforce, December 4,2002.

The HMIS Task Force is charged with implementing the State's HMIS during 2003 and 2004. The HMIS will provide the State with much needed data about the number of persons who are homeless, the services they seek and need, and their housing patterns and needs. The Task Force is working with entitlement communities in the State to ensure the systems are compatible Statewide. The State received a \$250,000 grant from HUD to implement HMIS.

HMIS Task Force. The objectives of the HMIS relevant to the Consolidated Planning process include:

- Identify and document an unduplicated count of the homeless in Indiana that entered the homeless system and accessed services;
- Serve as a unified intake system, track services received by clients, coordinate case management, and provide continuity of care to the clients;
- Determine shelter bed availability and other types of housing availability;
- Identify client needs and the gaps in services and housing to fill those needs; and
- Improve efficiency for services to the homeless.

Other activities. For the past several years, ICHHI, on behalf of the State through the Indiana Housing Finance Authority, has applied for HUD funding for Continuum of Care projects. In 2002, the State was awarded approximately \$4.9 million in Super NOFA funding and \$5.2 million in other grants for Continuum of Care projects, including transitional housing, domestic violence shelters, and housing for special needs populations. In addition to the Continuum of Care funding, IHFA has a goal of dedicating \$3 million annually for the development, construction, and/or rehabilitation of emergency shelters, transitional housing and youth shelters. IHFA also administers HOPWA funds, which are allocated each year based on regional needs. A large percentage of HOPWA funds generally go toward transitional housing programs and shelters. IDOC provides planning grants and infrastructure funds to homeless assistance providers.

Emergency Shelter Grant. FSSA administers the Emergency Shelter Grant (ESG) program, which funds emergency shelter and transitional services in shelters throughout the State. During the 2002 program year, the State of Indiana received an Emergency Shelter Grant of \$1.747 million to use for homeless shelter support, services and operations, homeless prevention activities and limited administrative costs.

As in past years, the State chose to allocate this funding to three primary activities: essential services, operations, and homelessness prevention activities. These types of activities are described below.

■ Essential services. Essential services consist of supportive services provided by shelters for persons experiencing homelessness. These services vary, as they are tailored to client needs. In general, essential services consist of the following: employment services (job placement, job training and employment counseling), health care services (medical and psychological counseling, nutrition counseling and substance abuse treatment) and other services (assistance in locating permanent housing and income assistance, child care and transportation).

- **Shelter operations.** Funds allocated to shelter operations are used by shelters for operating and maintenance costs, shelter lease costs, capital expenses, payment of utilities, purchases of equipment and furnishings, provision of security, and purchase of food.
- Homeless prevention. The State believes in taking a proactive approach to the problem of homelessness. Once a person becomes homeless, it can be very difficult to move them back into permanent housing. The State assisted those at risk of experiencing homelessness through short-term rental and mortgage subsidies to prevent evictions or foreclosures, payment of apartment security deposits, mediation of landlord/tenant disputes and provision of legal services for tenants in eviction proceedings.

Persons with Developmental Disabilities

Definition. According to the Indiana Bureau of Developmental Disabilities, three conditions govern whether a person is considered to have a developmental disability:

- Three substantial limitations out of the following categories: self-care, receptive and expressive language, learning, mobility, self-direction, capacity of independent living and economic self-sufficiency;
- Onset of these conditions prior to the age of 22; and
- A condition that is likely to continue indefinitely.

Total population. The Association of Rehabilitation Facilities of Indiana's 2000 Assessment of Developmental Disabilities Services estimates that 70,787 people in Indiana, or 1.2 percent of the State's population had a developmental disability in 2000. In 1995 the Governor's Council for People with Disabilities estimated the number to be .8 percent of the population, or about 48,000. Based on the 1.2 percent assumption, the total number of people in Indiana that have developmental disabilities is projected to grow to 74,055 in 2005. Approximately 65 percent of the 70,787 people with developmental disabilities had some degree of mental retardation, 9 percent had cerebral palsy, 17 percent had epilepsy and 10 percent had other physical and mental disabilities including autism.

Housing. There are a wide variety of housing options for persons with developmental disabilities in Indiana. These range from highly structured, institutionalized care to living in a community with various supportive services.

The trend away from large institutional settings for those with developmental disabilities is evident in the recent closures of such facilities as New Castle Developmental Center and Northern Indiana State Developmental Center. The State currently has two large developmental disability centers (Ft. Wayne and Muscatatuck) and three specialized hospital units (Madison, Logansport and Evansville) to serve persons with developmental disabilities. An additional ten large nonState institutions that house persons with developmental disabilities are located throughout Indiana.

The Homeless Task Force has also addressed the change from State institutions to smaller settings. One of their 2002 goals aims to ensure that State and local institutions do not discharge people into the homeless system. Objectives to obtain this goal are outlined in the second goal in Exhibit V-8.

As the State has shifted away from institutional settings for people with developmental disabilities, the number of individuals served in smaller settings of six or fewer people (group homes, supervised apartments and supported living settings) has increased. In 2000, 4,332 of the total 8,718 persons served resided in settings of six or fewer persons, which represents a 51 percent increase from 1995.

Exhibit V-9 below shows the number of facilities and residents in State-owned and nonState facilities, by size of facility for 2000.

Exhibit V-9.
Facilities and Residents in State and Non-State Facilities, 2000

	Number of Facilities			Number of Residents		
	State	Non-State	Total	State	Non-State	Total
1 - 6 People	-	197	197	-	1,037	1,037
7 - 15 People	-	351	351	-	2,754	2,754
16 + People	6	10	16	797	835	1,632
Overall	6	558	564	797	4,626	5,423

Source: Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000, Research and Training Center on Community Living, Institute on Community Integration/UAP.

As shown in Exhibit V-10 below, the largest number of persons served in 2000 resided in congregate care facilities (5,423), followed by those living in their own homes or apartments (1,447), and those living with host families or in foster homes (490).

Exhibit V-10. Residents by Type of Facility, 2000

	Residents
Congregate Care	5,423
Host Family/Foster Home	490
Homes Owned/Leased by Persons with MR/DD	1,447
Subtotal	7,360
Persons with MR/DD Receiving Services While Living With Family Member	2,116
Total Services Recipients in Family Homes and Residential Settings	9,476

Source: Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000, Research and Training Center on Community Living, Institute on Community Integration/UAP.

Outstanding need. There are a number of methods used when estimating the outstanding need of services for people with developmental disabilities in Indiana. Conservative estimates place the number of adults in need of services at 50 percent of the entire population with developmental disabilities. This estimate suggests that of the 70,000 individuals with developmental disabilities in Indiana, approximately 35,000 need services. According to the Governor's Planning Council on People with Disabilities, 12,000 individuals are currently receiving services, suggesting that approximately 23,000 of those who were estimated to need services are not receiving them.

A more conservative estimate can be reached by examining the waiting lists for various types of services. As of August 2001, 6,298 Indiana residents with developmental disabilities were awaiting services (either day or residential programs).

A critical need for people moving out of institutions is finding an alternative place to live. In 2000, 112 persons with developmental disabilities were discharged from State hospitals and institutions. These individuals likely faced housing needs upon discharge. Section 8 tenant-based vouchers remain the primary mainstream resource available for housing people with disabilities and will likely continue to be a critical source of housing subsidies.

In many communities, the rent burden for people with disabilities moving from institutional settings would be more than 50 percent of their monthly Supplemental Security Income (SSI) benefit. Data from the recent study *Priced Out in 2000* indicate that persons with disabilities receiving SSI income support lost "buying power" in the nationwide rental housing market over the past two years. In Indiana, the monthly SSI benefit of \$545 represents 17 percent of Statewide one-person median income. A person with disabilities receiving SSI income support in Indiana would have to pay 112 percent of this monthly benefit to be able to rent a modestly priced one-bedroom unit.

When considering future need it is important to note that the families and caregivers of persons with developmental disabilities are aging. Approximately 30 percent are 60 years and older and 40 percent are 40 years and older. As these primary caregivers become less able to care for their family members with developmental disabilities, alternative housing options will be needed. This could cause the needs for housing and other community resources to increase significantly in the next 10 to 15 years.

Resources. The types of support available to individuals with developmental disabilities in Indiana include the following:

- Intermediate Care Facilities for the Mentally Retarded (ICF/MRs) are large facilities or small group homes that provide intensive support services. A subset of these are Supervised Group Living (SGL) arrangements that provide 24 hour supervision overseen by paid staff in a home-like setting, which is often a single family dwelling.
- Nursing facilities are long-term health care facilities providing in-patient care and nursing services, restoration and rehabilitative care and assistance meeting daily living needs. Nursing facilities in Indiana served 1,933 individuals with mental retardation and related conditions in 2000.
- Through the State's Division of Disability Aging and Rehabilitation Services (DDARS), the Bureau of Developmental Disabilities Services (BDDS) administers several programs that assist individuals with developmental disabilities and their families, including:
 - > Supported Group Living, which consists of homes with four to eight individuals residing in a group home. In 2001, 3,791 Indiana residents with developmental disabilities resided in SGL homes.

- ➤ Supported Living, which consists of one to four individuals residing in a house or apartment with individualized supports. The former Semi-Independent Living Program (SILP), the Alternative Family Program (AF) and family support/respite services are now administered by BDDS through Supported Living. As of March 27, 2003, 3,500 individuals benefited from Supported Living services and Medicaid waivers.
- SSI, a federal income support program available to persons who have disabilities and limited income and resources. The program provided up to \$552 per month for eligible single people in 2003.
- Community and Home Options to Institutional Care for the Elderly and Disabled is a State funded program that supports the elderly and persons with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g., personal attendant care). The goal of the program is to enable the elderly and disabled to live as independently as possible. CHOICE dollars are all State funds, and CHOICE may fund up to \$15,000 per person for home modifications. The original projections for the use of the CHOICE program were far exceeded. Between 1995 and 2000, the number directly served by CHOICE increased by nearly 30 percent each year. There is currently a waiting list for the services. A 2000 analysis of CHOICE beneficiaries found that more than 15 percent of individuals in the program were persons with disabilities.
- The Home and Community-Based Services (HCBS) program makes Medicaid waivers available for community support services in noninstitutional environments. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications. As of March 2003, 4,432 Hoosiers with developmental disabilities have been helped through the HCBS program.
- The U.S. Department of Housing and Urban Development's Section 811 program provides grants to nonprofit organizations to develop or rehabilitate rental housing. Nonprofit developers of such housing are granted interest free capital advances and rental assistance. The goal of the program is to increase the supply of rental housing with supportive services for people with disabilities, allowing them to live independently. The target population of the Section 811 program is very low-income individuals with physical or developmental disabilities who are between the ages of 18 and 62.
- CDBG, HOME, and tax credit funds can also be used to support the development of new housing, the construction of group homes, and provide rental assistance for people with developmental disabilities.
- The HomeChoice Program, offered by Fannie Mae and administered by housing finance authorities (including IHFA), offers conventional mortgage loan underwriting tailored to meet the needs of people with disabilities.

The Olmstead Supreme Court ruling. In June 1999 in the Olmstead V. L.C. case, the U.S. Supreme Court ruled that under the Americans with Disabilities Act, States are required to support individuals with disabilities in community settings rather than in institutions when it has been determined that community settings are appropriate and can be reasonably accommodated.

As a result, Indiana has formed the Governor's Commission on Home and Community-Based Services Housing Task Force. Its purpose is to coordinate existing resources and develop new housing solutions for persons at risk of being institutionalized. As of October 2002, the Housing Task Force will examine and report to the Commission on:

- The housing needs of people who are at risk of being institutionalized;
- The alternative housing solutions within Indiana, including a review of how other States have dealt with this issue and what is currently available in Indiana;
- The potential of replicating successful programs through creative funding mechanisms;
 and
- Develop potential recommendations in a report to be considered by the Commission that summarizes the focus of the Housing Task Force as it relates to current system barriers, current best practices, incentives for change, potential partnerships, recommendations for legislative and budget resources to support the system's change, evaluation criteria to measure effectiveness of change, and legislative and budget recommendations.

Persons with HIV/AIDS

Total population. Among the 50 States, Indiana ranked 32nd in HIV and AIDS prevalence, with an annual case rate of six per 100,000 people (July 2000 to June 2001). According to the Indiana State Department of Health, 318 new HIV and AIDS cases were reported in Indiana between January and June 2001, while 560 cases were reported between January and June of 2002. However, this increase does not necessarily indicate a rise in the incidence of HIV disease or its diagnosis. Instead, the rise in the number of reported cases is likely due to a slight increase in the proportion of some previously under-reported groups.³

In February 2003, AIDS Housing of Washington, D.C. completed the *Indiana HIV/AIDS Housing* Plan for the Indiana Housing Finance Authority, the City of Indianapolis and The Damien Center. The study found that as of June 2002, there were a reported 3,368 people living with AIDS and another 3,668 people living with HIV who have not been diagnosed with AIDS Statewide. Since data have been collected on the epidemic, 11,994 people have been diagnosed with HIV and/or AIDS in Indiana.

The State has divided its service areas for people with HIV/AIDS into twelve geographic regions. As of June 2002, Region 1 (Gary) and Region 7 (Indianapolis) accounted for nearly 60 percent of people with living with HIV and AIDS in Indiana. However, at least 240 cumulative cases of HIV and AIDS and at least 124 people living with HIV and AIDS have been reported in each region since reporting began in 1986. Exhibit V-11 on the following page presents the number of people living with HIV and AIDS by region, between July 2001 and June 2002.

³ Indiana State Department of Health, *Increase in HIV/AIDS Reports in First Six Months of 2002*, http://www.in.gov/isdh/programs/hivstd/quarterly/2002/june/increase.htm.

Exhibit V-11. Number of people living with HIV/AIDS by Region, 2001-2002

Source:

Indiana HIV/AIDS Housing Needs Assessment and Plan, Fact Sheets

Region	Counties	People living with HIV/AIDS
1	Lake, LaPorte, Porter	1,045
2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	474
3	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Stern, Wabash, Wells, Whitley	458
4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	152
5	Blackford, Delaware, Grant, Jay, Randolph	191
6	Cass, Hamilton, Hancock, Howard, Madison, Miami, Tipton	395
7	Boone, Hendricks, Johnson, Marion, Morgan, Shelby	3,096
8	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	259
9	Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne	124
10	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	247
11	Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland, Washington	260
12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	335
	Total	7,036

Eighty-six percent of persons with HIV/AIDS in Indiana are male, while 49 percent of the population as a whole is male. In addition to males, African Americans and Hispanics are also disproportionately more likely to have the disease. Although white residents of Indiana account for 87 percent of the State's population, only 62 percent of the State's residents with HIV and AIDS are white. Meanwhile, African Americans comprise only 8 percent of the State's population, yet account for one-third of residents living with HIV and AIDS. Approximately 800, or 12 percent, of the 6,408 persons with HIV/AIDS in Indiana reside in non-MSA counties; approximately 60 percent of the population resides in non-MSA counties.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS need housing. This suggests housing needs for between 2,111and 3,518 people living with HIV/AIDS in the State. Part of the *Indiana HIV/AIDS Housing Plan* study included focus groups of people living with HIV/AIDS in Indiana. These focus groups cited housing affordability as the primary housing challenge. Other concerns noted by the focus group participants included the quality of housing that is affordable to them, the desire to live independently and confidentiality when accessing services. AIDS Housing of Washington, D.C. also conducted a survey of 418 people living with HIV/AIDS throughout the State. Survey findings included:

- Survey respondents had very low-incomes;
- Many survey respondents received some housing assistance, but most still pay a large portion of their income for housing;
- Consistent with the preferences expressed, the majority of respondents lived alone and rented their homes;
- Behavioral health issues, such as mental health and substance abuse, affected a small but considerable percentage of people living with HIV/AIDS; and
- Many respondents had experienced homelessness.

The survey also collected income and cost burden data of respondents. Exhibit V-12 below summarizes median income, median housing costs and the cost burden of respondents by region.

Exhibit V-12. Income and Cost Burden of Survey Respondents, 2001-2002

Source:

AIDS Housing of Washington, D.C. *Indiana HIV/AIDS Housing Plan*, February 2003.

Region	Median Income	Median Housing Costs	Cost Burden
Region 1 (Gary)	\$665	\$415	52%
Region 2 (South Bend)	\$597	\$371	54%
Region 3 (Fort Wayne)	\$601	\$398	52%
Region 4 (Lafayette)	\$653	\$309	52%
Region 5 (Muncie)	\$595	\$500	53%
Region 6 (Anderson)	\$787	\$467	38%
Region 7 (Indianapolis)	\$591	\$413	44%
Region 8 (Terre Haute)	\$551	\$513	78%
Region 9 (Richmond)	\$635	\$314	37%
Region 10 (Bloomington)	\$764	\$453	50%
Region 11 (Jeffersonville)	\$617	\$293	45%
Region 12 (Evansville)	\$598	\$350	43%

Given the 143 existing housing units for persons with HIV/AIDS and the 190 persons receiving long-term rental assistance with HOPWA dollars, and assuming the total number of persons with HIV/AIDS with a need for housing assistance to be 2,111 (30 percent of the HIV/AIDS population), the State currently faces an outstanding need of over 1,778 housing units for persons with HIV and AIDS. Surveys indicate that among persons living with HIV/AIDS, most desire to live in single family homes rather than apartments. The most desired types of housing subsidies are mortgage or rental assistance, followed by subsidized housing and units with some supportive services.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, 10 percent of *Indiana HIV/AIDS Housing Plan* survey respondents indicated alcohol or drug use. Approximately 12 percent of HIV/AIDS survey respondents indicated mental health or psychiatric disability. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS and the need for health care and other supportive services, many of those with HIV/AIDS can be very difficult to serve.

Additionally, the study's Steering Committee, consumers, providers of HIV/AIDS services and survey respondents identified the following barriers to achieving and maintaining housing stability:

- Poor credit;
- Recent criminal history;
- Poor rental history, including prior eviction and money owed to property managers; and
- Active substance abuse.

Housing. Combined, the 12 regions of the State provide a total of 143 housing units dedicated to persons living with HIV/AIDS. In addition to the units set aside for persons with HIV/AIDS Statewide, each of the 12 geographic service areas are available to assist persons with HIV/AIDS through short-term rental assistance, long-term rental assistance, housing referrals and other supportive services. From June 2001 to July 2002, there were 190 tenant-based rental assistance vouchers, including 79 housing units and 71 vouchers in the Indianapolis MSA. Exhibit V-13 on the following page shows, by geographic service area, the number of persons with HIV/AIDS who were supported through either short-term or long-term rental assistance between July 2001 and June 2002.

Exhibit V-13.

Short- and Long-Term Rental Assistance for Persons with HIV/AIDS by Geographic Service Region, 2001-2002

HIV Care Coordination Region (Major City)	Region Name	Facility-based Housing Units (Capacity of Program)	Long-Term Rental Assistance (Number served in 2001)	Short-Term Rental Assistance (Number Served in 2001)
Region 1 (Gary)	Greater Hammond Community Services, Inc.	0	10	41
Region 2 (South Bend)	AIDS Ministries/AIDS Assist of North Indiana	28	19	33
Region 3 (Fort Wayne)	AIDS Task Force of Northeast Indiana	20	29	88
Region 4 (Lafayette)	Area IV Agency on Aging and Community Action Programs	0	15	16
Region 5 (Muncie)	Open Door Community Services	0	1	25
Region 6 (Anderson)	Open Door Community Services	6	5	5
Region 7 (Indianapolis)	The Damien Center	0	71	112
	Partners in Housing Development Corp.	55	0	0
	Triangle Associates	24	0	0
Region 8 (Terre Haute)	Area VII Agency on Aging and the Disabled	0	13	11
Region 9 (Richmond)	AIDS Task Force of Southeast Central Indiana	0	9	17
Region 10 (Bloomington)	Positive-Link	<u>0</u>	9	<u>32</u>
Region 11 (Jeffersonville)	Clark County Health Department (Hoosier Hills AIDS Coalition)	1	2	2
Region 12 (Evansville)	AIDS Resource Group and Evansville Housing Authority	<u>8-9</u>	<u>7</u>	<u>20</u>
	Total	142-143	190	402

Note: The Damien Center has 11 project-based rental assistance units and 60 tenant-based rental assistance vouchers.

Source: AIDS Housing of Washington, D.C. Indiana HIV/AIDS Housing Plan, February 2003.

Resources. The primary source of funding for HIV/AIDS housing is the Housing Opportunities for People with AIDS (HOPWA) program. From June 2001 to July 2002, IHFA allocated \$751,001 in HOPWA funds to 13 agencies in 11 regions of the State. These funds are available for use as rental subsidies, as well as emergency services, such as utility assistance and emergency medicine. Awards of HOPWA funds are made on an annual basis. Exhibit V-14 on the following page displays the HOPWA awards made from June 2001 to July 2002.

Exhibit V-14. HOPWA Program Funding by Category of Service, 2001-2002

Category of Service	Allocation Amount	Percent of Total
Tenant-based Rental Assistance	\$354,183	47%
Short-term Rental Assistance	\$139,191	19%
Support Services	\$113,134	15%
Housing Information	\$50,921	7%
Administration (subgrantees)	\$49,312	7%
Administration (Indiana Housing Finance Authority)	\$22,530	3%
Resource Identification	\$14,950	2%
Operating Costs	\$5,000	1%
Unallocated Funds (to be carried over to 2003)	\$1,780	<1%
Total	\$751,001	100%

Source: AIDS Housing of Washington, D.C. Indiana HIV/AIDS Housing Plan, February 2003.

Exhibit V-15 on the following page presents the allocation of funds by counties served, project sponsors, allocation amount and percent of total HOPWA funding from July 2001 to June 2002 for the State of Indiana HOPWA program, outside of the Indianapolis MSA.

Exhibit V-15. HOPWA Program Funding by Region and Activity, July 2001 to June 2002

Region	Counties Served	Project Sponsor	Allocation Amount	Percent of Total
1	Lake, LaPorte, Porter	Greater Hammond Community Services, Inc.	\$149,700	21%
1	Lake, LaPorte, Porter	The Aliveness Project of Northwest Indiana	\$30,000	4%
1	Lake, LaPorte, Porter	Brothers Uplifting Brothers, Inc.	\$30,000	4%
2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	AIDS Ministries/AIDS Assist of North Indiana	\$98,800	14%
3	Adams, Allen, Dekalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	AIDS Taskforce of Northeast Indiana	\$94,529	13%
4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	Area IV Agency on Aging and Community Action Programs	\$36,160	5%
5	Cass, Howard, Miami, Tipton	The Center for Mental Health	\$26,052	4%
6	Blackford, Delaware, Grant, Jay, Randolph	Open Door Community Services	\$41,712	6%
8	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	Area VII Agency on Aging and the Disabled	\$57,372	8%
9	Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union, Wayne	AIDS Task Force of Southeast Central Indiana (Richmond)	\$26,907	4%
10	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	Positive-Link	\$52,817	7%
11	Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland, Washington	Hoosier Hills AIDS Coalition/Clark County Health Department	\$11,816	2%
12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	AIDS Resource Group	\$70,825	10%
		Total	\$726,690	100%

Note: Region 7 (Indianapolis) is funded separately through the City of Indianapolis.

Source: AIDS Housing of Washington, D.C. *Indiana HIV/AIDS Housing Plan*, February 2003.

In addition to HOPWA funds, the Indiana State Department of Health administers four additional programs for people living with HIV/AIDS, including:

- *HIV/AIDS Services Program.* This program is State-funded. This program pays for care coordination at 18 sites throughout the State. Funding for grant year 2002-2003 is \$2,500,000.
- **Special Population Support Program.** This program is State-funded. This program provides substance abuse and mental health support services throughout the State. Funding for grant year 2002-2003 is \$1,000,000.
- **HIV/AIDS Education Program** This program is State-funded. This program pays for prevention and education programs. Funds are sub-granted to community action programs throughout the State. Funding for grant year 2002-2003 is \$800,000.
- **Social Services Block Grant.** This program is federally funded. This program also provides care coordination at two of the 18 sites throughout the State. Funding for grant year 2002-2003 is \$604,830.⁴

Furthermore, organizations can apply for HOME dollars to receive additional funding. HOME funds may be used for HIV/AIDS-targeted housing and are distributed on a community basis.

Persons with Physical Disabilities

Total population. Estimates of the total population in Indiana with physical disabilities vary according to the definition of disability. The 2000 Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. The Census classifies individuals as having a disability if any of the following three conditions are true:

- They were five years old and over and, on the 2000 Census survey, had a response of "yes" to a sensory, physical, mental or self-care disability;
- They were 16 years old and over and had a response of "yes" to going outside the home disability; or
- They were 16 to 64 years old and had a response of "yes" to employment disability.

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. In 2000, 1,054,757 Hoosiers over the age of five indicated disability status. Nearly 321,000 lived in entitlement cities, indicating that approximately 734,000 persons with disability status resided in rural areas.

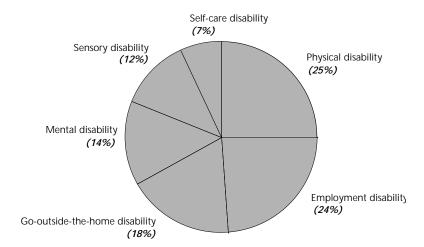
The 2000 Census also reports total disabilities by type of disability for the population five years and older. Exhibit V-16 on the following page displays the distribution of *types of disabilities* in Indiana in 2000.

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⁴ AIDS Housing of Washington, D.C. *Indiana HIV/AIDS Housing Plan*, February 2003.

Exhibit V-16. Types of Disabilities, 2000

Source: U.S. Bureau of the Census, 2000



Of all disabilities, physical disability is the most prevalent, comprising one-quarter of all types of disabilities. According to the U.S. Census, seniors aged 65 and over compose 45 percent of persons with a physical disability, and 28 percent of all elderly had some form of physical disability.

Outstanding need. The Governor's Planning Council for People with Disabilities (GPCPD) recently conducted a consumer survey of nearly 1,400 Indiana residents with disabilities and held various focus groups with representatives from nonprofit organizations and advocacy groups as part of their *Five Year State Plan for People with Disabilities* (2001–2005). Through their research, they identified the following "key issues" for Indiana residents with disabilities:

- *Home and community-based services.* Indiana residents with disabilities believe that services delivered to their homes and places of work provide the greatest benefit, and they desire more options and greater investment in the implementation of such services.
- Waiting lists. Currently, thousands Hoosiers with disabilities are waiting for home and community-based care services. According to the GPCPD report, "The issue is not just that waiting is hard, but many people's conditions deteriorate while they are waiting for services."
- Full utilization of Vocational Rehabilitation Services funds. Indiana residents with physical disabilities who participated in the survey indicated that they believe the available Vocational Rehabilitation Services programs are currently under-utilized.

A recent study, *Priced Out in 2000*, compared average monthly SSI payments with rental housing costs at the national level and for each State. The study concluded that persons with disabilities receiving SSI income support lost "buying power" in the nationwide rental housing market over the past two years. The study also found that in Indiana, the monthly SSI benefit of \$545 represents only 17 percent of Statewide one-person median income. A person with disabilities receiving SSI income support in Indiana would have to pay 112 percent of this monthly benefit to be able to rent a modestly priced one-bedroom unit. (In 2003, the SSI benefit was raised to \$552 per individual — an increase of \$7).

Housing direction established by the Governor's Council. The latest Five Year State Plan for People with Disabilities identifies self-determination, employment, and community inclusion as three primary objectives to be addressed for persons with disabilities. Research presented in the plan indicates that persons with disabilities want to live in a community with privacy, safety, and without fear of being raped, abused or belittled. They need supportive services to make this possible. Some require the support of assisted living, but not regimentation. Those who are married expect to be able to live together. Group homes and Independent Living Centers are helping people become more self-sufficient, but they need well-trained, permanent staff who can teach life skills.

Issues addressed through the community inclusion objective involve the reliance on sheltered, segregated services, a dependent living bias and a lack of commitment to community integration (as evidenced by the small number of community-based support systems, the large number of people in nursing homes and the lack of accessible, affordable housing).

The Governor's Planning Council for People with Disabilities has identified the following four objectives aimed at addressing the community inclusion initiative:

- Increase the number of children with disabilities, including those with emotional disabilities, in inclusive educational settings;
- Increase the number and quality of community living supports that enable people with disabilities and families to participate in inclusive community activities of their choice;
- Expand the number of people with disabilities who have accessible, affordable housing;
 and
- Expand the availability of accessible, affordable public and private transportation throughout the State, especially in rural areas.

Resources. The Council plans to address the objective of expanding the number of persons with disabilities who have accessible, affordable housing through the implementation of the following strategies:

- Promote interagency coordination around quality housing;
- Build supports that enable people to live in their own houses;
- Educate about and advocate for the benefits of universal design with housing designers, developers and builders as well as the general public; and
- Promote awareness in the housing industry that persons with disabilities are viable customers.

In addition, the Five Year Plan identifies a vision for the future of community living for persons with disabilities. This vision includes the establishment of affordable and accessible, individualized and dispersed housing for people with disabilities of all ages throughout the community, and the direction of funding away from services/buildings that congregate people with disabilities. This vision includes the provision of individualized supports to meet people's needs in their own homes (ownership or rental).

Many of the programs (including CDBG and HOME) available to persons with developmental disabilities are also available to persons with physical disabilities. Individuals with physical disabilities also have access to the following financial and supportive service programs to help meet their housing and support needs:

- Supplemental Security Income (SSI) is a federal income support program that is available to people who have disabilities and limited income and resources. Effective January 2003, the SSI basic benefit payment is \$552 a month for an eligible individual and \$829 a month for an eligible couple. The State of Indiana does not add any money to the basic benefit.
- Community and Home Options to Institutional Care for the Elderly and Disabled is a State funded program that supports the elderly and people with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g., personal attendant care). In 1998 (the date of the last available data), approximately 1,800 Indiana residents with physical disabilities received CHOICE funds (18 percent of the total number of CHOICE fund recipients).
- Medicaid services are available meet the needs of individuals living in the community, large and small congregate facilities or who are receiving care in a hospital. Medicaid waivers make Medicaid funding available for home and community based services that have the support services they need to live in their own homes. Medicaid waiver funding cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications. In 1999, 71,682 Indiana residents with disabilities received over \$100 million in Medicaid funds.

Persons with Mental Illness or Substance Abuse Issues

Total population. It is appropriate to consider persons with mental illness and those with substance abuse issues together because Indiana uses one system to serve both of these populations.⁵ The most recent estimates developed by the State's Division of Mental Health place the population of persons with mental illnesses at approximately 236,831. A recent actuarial study estimates the target population for State services (e.g., the poorest and least able to secure services) at 68,311.

It is estimated that 0.43 percent of Indiana's population are substance abuse clients in specialty treatment units on any given day. Given the 2002 population of 6,159,068 people, this would result in a total of 26,484 substance abuse clients Statewide.

If the prevalence of mental illness and substance abuse were the same in nonentitlement areas as the State as a whole, they would be home to approximately 145,000 people with mental illness and 15,776 substance abuse clients. FSSA's statistics on clients served indicate that the majority of persons with mental illnesses served by the agency (40 percent) are not in the labor force. Fourteen percent of those served had full time jobs, 9 percent had part time jobs, and 31 percent were unemployed.

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⁵ Persons with mental illness are also often referred to as "persons with psychiatric disabilities." This report uses the more common term "persons with mental illness," which is currently used by HUD.

Exhibit V-17 below displays the number of people served by the Indiana Division of Mental Health and Addiction (DMHA) from July 1, 2001 to June 30, 2002. The clients identified are all adults (18 years and older) who received services through community mental health centers and/or managed providers funded by the Indiana DMHA and Addiction Hoosier Assurance Plan (HAP). Clients included in this record met specific income and diagnostic criteria. The number of individuals displayed below represents an unduplicated count of persons. Individuals are entered only once into the DHMA database per fiscal year, and may only be categorized in one "agreement type," i.e. seriously mentally ill, chronically addicted/substance abuse, per fiscal year.

Exhibit V-17.

Number of People Served by the Indiana Division of Mental Health and Addiction, July 2001 to June 2002

Population	Homeless	Not Homeless	Rural	Urban	Total
Seriously Mentally III	1,256	40,685	11,770	30,171	41,941
Chronically Addicted/ Substance Abuse	1,677	23,001	5,586	19,092	24,678
Compulsive Gambling Addiction	10	77	11	76	87

Source: Indiana Division of Mental Health and Addiction, e-mail from Pamela F. Johnson, 3/27/2003.

Outstanding need. One method of determining outstanding need among persons with mental illness in the State is to compare the current availability of supportive services slots with the current need. As of 2000, there were 1,335 supportive services slots for individuals in Indiana, 291 less than the estimated need of 1,626. For families in need of supportive services, a demand of 900 slots exists, exceeding the supply of 810 by 90. Persons with serious mental illness face an even bigger gap between need and availability of services. While an estimated 616 supportive services slots exist for individuals and 78 for families, approximately 955 slots are needed for individuals and 339 for families – creating an outstanding need of 616 for individuals and 282 for families.

It is estimated that there are 97.5 beds available for substance abuse treatment per 100,000 people in the United States. Given this estimate, Indiana would have 5,662 total beds targeted to persons with substance abuse.

FSSA served 38,199 Hoosiers suffering from mental illness in 2001. Among this group, 70 percent were in independent living situations, i.e., living in their own homes or apartments or in independent living situations with parents or relatives. An additional 14 percent were living with parents, guardians or other caregivers, 3 percent were homeless and 7 percent were living in group homes, institutions or other supervised, dependent settings. Approximately 73 percent of clients served by FSSA in 2001 were from urban areas in the State; 27 percent were from rural areas; 40 percent of FSSA clients with mental illnesses were not in the labor force in 2001; 31 percent were unemployed; 4 percent worked full time; and 11 percent worked less than full time.

The FSSA recently completed their third annual State Operated Facilities (SOF) Community Readiness Report. The study, also known as the State Hospital Client Readiness Assessment, is part of the Division of Mental Health and Addiction (DHMA) mandate to develop plans for the State operated psychiatric facilities. This mandate, which comes from both State and federal resources, requires that the plan be based on individual client assessments relative to the clients' readiness for community-based care. Community Mental Health Centers (CMHC) and State Hospitals evaluated 650 consumers in State operated facilities in August 2002. Consumers with a serious mental illness (SMI) constituted 510 (or 78 percent) of those evaluated. Consumers were evaluated based on the expected date at which they would be ready to leave the hospital and the availability of the kind of setting that they would need. Exhibit V-18 displays the results of the evaluation.

Exhibit V-18.
Community Setting Availability

All Populations (SMI, MICA and SED)	Setting Exists	Setting Being Developed	Setting Full with Waiting List	Setting Exists Out of Home Area	Setting Does Not Exist	Total
Ready for discharge	8%	1.2%	3%	1%	1%	14%
1 month to 6 months	20%	3%	6%	1%	0.5%	31%
6 to 12 months	12%	2%	4%	0%	1%	18%
1 to 2 years	8%	0.5%	2%	1%	2%	13%
2 years or more	5%	0.2%	0%	1%	6%	12%
May never be ready	4%	0%	0.5%	<u>1.1%</u>	<u>_6%</u>	12%
Total	56%	7%	15%	5%	16%	100%

Note: Serious Mental Illness (SMI), Mentally III and Chemically Addicted (MICA), and Serious Emotional Disturbance (SED).

Source: State Operated Facilities Community Readiness Report. SFY 2003.

As shown in the table above, 14 percent of the total 650 consumers were determined to be ready for discharge at the time of the assessment. This 14 percent was evenly distributed throughout the State. Overall, 202 or 31 percent of seriously mentally ill (SMI), mentally ill and chemically addicted (MICA) and serious emotional disturbance (SED, includes only children and adolescents) populations were evaluated to be placement ready within one to six months.

The study found that 56 percent of all consumers assessed had an existing setting available, or would have a setting available at the time of discharge. The majority of the balance of consumers, regardless of their discharge status, were categorized under facilities that were full with a waiting list (15 percent) and/or did not have facilities that would suit their needs (16 percent).

In terms of placement needs, supervised group living (SGL) settings were determined most appropriate for 220, or 43 percent, of the SMI population. Ten percent were determined to need placement within a medical or nursing facility for extended care. A total of 58 MICA consumers were assessed; 26 percent were evaluated to need specialized residential treatment services for substance abusers, and 48 percent were divided equally indicating discharge to their family/personal home or a need for supervised group living. For SED consumers, it was anticipated that 65 percent of these children and adolescents would need to return to a family setting.

Provision of housing to persons who are mentally ill or abuse substances in rural areas is difficult due to two factors. First, rental properties, particularly apartments, are less common outside of large cities. Additionally, HUD's scoring system for Section 811 grants uses minority participation as a significant factor in evaluations. Given the small number of minorities in the State's nonentitlement areas, this requirement puts applications from such areas at a disadvantage from the outset. Due to these factors, and the fact that all of the State's Mental Health Services for Homeless Persons with Mental Illness (PATH) programs are located in large cities, it seems likely that there is an outstanding need for housing for the mentally ill and for individuals with substance abuse problems in nonentitlement areas in Indiana.

Resources. Through the Hoosier Assurance Plan, the State's Division of Mental Health contracts with managed care providers who provide services to individuals requiring mental illness or substance abuse treatment and who have annual incomes falling beneath 200 percent of federal poverty guidelines. The Division has statutory authority for 43 managed care providers Statewide. Each provider is reimbursed on a per consumer basis from the State. Since Indiana is consciously trying to downsize its State hospitals and de-institutionalize its mental health system, Community Mental Health Centers (CMHC) are also allowed to "cash in" allocated State hospital beds for additional resources. CMHCs provide the following mandated services: inpatient services, partial hospitalization/psychosocial rehabilitation, residential services, outpatient services, consultation, education and community support. Priority populations are adults with chronic mental illness and children and adolescents who are seriously emotionally disturbed. In 1999, the Hoosier Assurance Plan supported more than 73,000 persons with mental illness.

In 2001, the Indiana division of the National Alliance for the Mentally Ill (NAMI) conducted a residential survey of CMHCs throughout the State. Approximately 30 CMHCs responded to the survey and reported nearly 1,900 beds or units available for people with mental illness. The survey identified units that were owned by CMHCs, in addition to subsidized units or residences for clients they served. Types of units included group homes, HUD apartment complexes, cluster homes, assisted living, emergency housing and home-based services, among other types of living arrangements. Exhibit V-19 on the following page displays the CMHCs who completed the survey and the number of beds/units they have available.

Exhibit V-19. 2001 NAMI Indiana Survey of Community Health Mental Centers

Resource	Area Served	Units/Beds
The Center for Mental Health	Anderson	70
Center for Behavioral Health	Bloomington/South Central Indiana	N/A
BehaviorCorp	Marion, Boon, Hamilton Counties	50
Quinco Behavioral Health Systems	Columbus, North Vernon, Seymour	44
Cummins Mental Health Center, Inc.	Greencastle, Brownsburg	13
Tri-City Community Mental Health Center	Hammond, Munster, Whiting, East Chicago	40
Oaklawn Psychiatric Center	Elkhart	33
Southwestern Indiana Mental Health Center, Inc.	Evansville	40
Park Center	Fort Wayne	140
Edgewater Systems Residential Services	Gary	72
Adult & Child Mental Health Center	Indianapolis	N/A
Gallahue Mental Health Center	Indianapolis	57
Midtown Community Mental Health Center	Indianapolis - Center, Wayne Townships	96
Southern Hills Counseling Center, Inc.	Jasper	10
LifeSpring Mental Health Services	Jeffersonville	377
Northeastern Center, Inc.	Kendallville	20
Howard Community Hospital	Kokomo	40
Community Mental Health Center	Lawrenceburg	N/A
Four County Counseling Center	Logansport, Cass County	41
Grant-Blackford Mental Health, Inc.	Marion, Grant County	130
Southlake Center for Mental Health	Merrillville, Schereville, Lake County	85
Swanson Center	LaPorte County, Michigan City	28
Comprehensive Mental Health Services, Inc.	Muncie	91
Dunn Center	Richmond	98
Madison Center and Hospital	South Bend	83
Hamilton Center, Inc.	Terre Haute and Marion	55
Porter-Starke Services, Inc.	Valparaiso	15
Samaritan Center	Vicennes	55
Bowen Center	Warsaw	79
Wabash Valley Hospital	West Lafayette	N/A
Entitlement areas		887
Nonentitlement areas		975
Total		1,862

Note: It is likely that this estimate is slightly lower or higher as the survey was conducted in 2001.

Source: Indiana National Alliance for the Mentally III, 2001.

The Division of Mental Health supports eight Mental Health Services for Homeless Persons with Mental Illness (PATH) teams and four CMHCs with Shelter Plus Care programs. These provide housing, job training, case management, medical services and referrals. In addition, most CMHCs also serve persons experiencing homelessness through referrals from other agencies. It should be noted that the PATH teams are all located in Indiana's six largest cities, meaning that few of these housing services are available in nonentitlement areas. A PATH-like team has recently been funded at the Center for Mental Health in Anderson using Mental Health Block Grant funds.

In addition to State-provided services, Indiana's statutes require employers who provide mental health coverage to provide it in full parity with physical health coverage. Furthermore, the State's Children's Health Insurance Program provides full parity for mental illness.

As noted earlier, the State's Continuum of Care recently addressed the needs of people with mental illness who are also homeless. In regard to this population, the Homeless Task Force's 2002-2003 goals aim to:

- Improve working relationships between mental health centers and homeless providers to ensure better access to services by mentally ill homeless persons;
- Survey mental health centers by December 2002;
- Develop model service agreements;
- Establish service agreements between at least 75 percent of the mental health centers with homeless service providers by May 2003; and
- Highlight mental health centers that have established strong relationships with homeless service providers at the March 2003 training sessions.

Migrant Agricultural Workers

Total population. By definition, the number of migrant agricultural workers in Indiana fluctuates and, consequently, is difficult to measure. The most recent count identified a total of 3,552 migrant workers employed by 130 employers throughout the State. However, this count does not include seasonal workers, which are very difficult to measure due to their transient nature. Thus, the total of migrant and seasonal workers is much higher than this identified count. Due to the difficulty of locating workers, service providers estimate the State's annual population of migrant workers at about 8,000. Records from the Department of Labor's Transition Resources Program indicate that over 85 percent of migrant farm workers that receive services are Latino and nearly 50 percent have limited English-speaking abilities.

Outstanding need. There are not recent studies of the needs of migrant farm workers in Indiana. The most comprehensive and recent studies of such needs are at the national level. However, the findings from the studies offer insight into this population's needs in the State.

A 2001 nationwide survey of the migrant worker population by the Housing Assistance Council found that the median monthly income for migrant worker respondents was \$860, and the median monthly housing cost was \$345. Excluding units where no rent was charged, the median housing cost was \$380. Three in five units were occupied by households with incomes at 80 percent or less of Area Median Income (AMI). Thirty-eight percent of migrant worker households surveyed had incomes of 50 percent or less of AMI, and 17 percent had incomes 30 percent or less of AMI.

The 2001 Housing Assistance Council survey indicated that 45 percent of migrant agricultural workers live in either single or multifamily housing. Employers owned 25 percent of all units, and 57 percent of employer-owned units were provided free of charge.

Serious structural problems, including sagging roofs, house frames or porches, were evident in 22 percent of the units surveyed and 15 percent had holes or large sections of shingles missing from their roofs. Foundation damage was evident in 10 percent of all units and windows with broken glass or screens were found in 36 percent of the units. Unsanitary conditions, such as rodent or insect infestation, were evident in 19 percent of the units surveyed and 9 percent had frayed wiring or other electrical problems present. More than 10 percent of units lacked a working stove, 8 percent lacked a working bath or shower and more than 9 percent lacked a working toilet.

The 2001 Housing Assistance Council survey found that crowding was extremely prevalent among migrant worker housing units. Excluding dormitories and barracks (structures designed for high occupancy), almost 52 percent of all units were crowded (defined as having a mean of more than one person per room, excluding bathrooms). Among crowded units, 74 percent had children present.

The U.S. Department of Labor's National Agricultural Workers Survey (NAWS) has been a consistent source of information on the demographics, working, and living conditions of agricultural workers in the United States. Since 1988, the NAWS has surveyed more than 25,000 workers. The most recent survey for which data are available was conducted between 1997 and 1998.

The majority of workers surveyed in 1997-1998 were paid by the hour, although this varied by type of work. About one-third of workers performing "harvest tasks" were paid piece rates (e.g., paid by amount of units harvested). The average wage earned by a worker in 1997-1998 was \$5.94 per hour, and about 12 percent of all workers earned less than the minimum wage. The survey compared wages over time and found that the purchasing power of agricultural worker wages has been declining. Workers' wages have dropped (in real terms) since 1989, from \$6.89 to \$6.18 per hour. On an annual basis, about half of all workers surveyed reported earning less than \$7,500 per year.

According to the NAWS survey, most workers did not receive benefits as part of their employment. Only 41 percent were covered by unemployment insurance and just 33 percent were covered by workers compensation insurance.

The NAWS survey included very few questions about the specific health and living conditions of agricultural workers. In the 1997-1998 survey, 2 percent of workers reported that they did not have access to drinking water at their worksite. Sixteen percent reported not having water with which to wash and 13 percent reported that toilets were not available at work.

Although most migrant workers do not have a choice about the type of housing they will have, studies have indicated that they express preferences for living in mixed or homogeneous housing. Many unaccompanied men prefer living in mixed housing because it fosters a sense of community. Families, however, prefer to be in family-only facilities. A recent survey found that most housing managers and crew leaders are wary of placing families and unaccompanied men in the same facility.

Resources. Historically, growers have provided housing for migrant workers in Indiana. These growing facilities are licensed by the Indiana State Department of Health and are held to minimum standards, including windows and a source of heat. Indoor faucets or plumbing are not required under the standards, and most camps have common showers, restrooms and facilities for washing clothes. It should be noted that structures built before the adoption of these standards are acceptable under a grandfather clause, meaning that some families live in cabins as small as 10 by 12 feet in dimension. According to service providers, grower provided housing is more common in central and northern Indiana, while workers in the southern part of the State typically find housing independently.

Aside from grower provided housing, migrant workers are left to find housing for themselves in surrounding areas. The funding sources available for the development of migrant worker housing are those used by all developers of affordable housing seeking subsidies and can be very competitive.

Several migrant farm worker housing developments have been built recently, using CDBG funding. Between 2000 and 2002, housing developments were constructed in Knox County, Goshen and Covington.

In addition, special outreach services are provided to reach migrant worker populations through the Comprando Casa program, a homeownership education program designed specifically for the Hispanic/Latino population. In 2002, Rural Opportunities, Inc. (ROI) received an American Express Foundation grant for *Hablemos de Dinero*, a Spanish language based financial literacy program for migrant workers throughout the State. The program also focuses on building basic money management skills. This ROI initiative is designed to help the Hispanic/Latino migrant worker population become familiar with the American banking system, decrease predatory lending, address credit issues and create a stepping stone to homeownership training. While the program provides aid to all migrant/seasonal farm workers, it specifically targets farm workers who are settling in Indiana for their homeownership training program. Additionally, ROI offers technical assistance, i.e. information and referral services to promote improvement of farm worker housing, to growers.

A Migrant Task Force has also been formed to provide information sharing and coordination of migrant worker services throughout Indiana. The task force meets monthly and includes the following members:

- Consolidated Outreach Project (provides migrant health services, referrals and follow up for other needs);
- Transition Resources (migrant employment and training services);
- Indiana Department of Education;
- Texas Migrant Council;
- Indiana Department of Labor;
- Indiana Legal Services; and
- Indiana Department of Workforce Development.

Implications

The many needs of the populations discussed above, combined with the difficulties in estimating the extent of such needs, can be overwhelming. Furthermore, the dollars available to serve special needs populations are limited, and these groups often require multiple services. Exhibit V-20 on the following page attempts to identify the greatest needs of each special needs populations and shows the primary resources available to meet these needs. As discussed in the text, these needs are often more pronounced in rural areas due to lack of services.

Exhibit V-20.
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Primary Resource Available
Elderly	Rehabilitation/repair assistance Modifications for physically disabled Affordable housing (that provides some level of care)	Public transportation Senior centers Improvements to infrastructure	CDBG CHOICE HOME/IHFA Home Equity Conversion Mortgage Program Medicaid Public Housing Section 202 Section 8 USDA Rural Housing Services
Homeless	Beds at shelters for individuals Transitional housing/beds for homeless families with children Affordable housing for those at risk of homelessness	Programs for HIV positive homeless Programs for homeless with substance abuse problems Programs for homeless who are mentally ill	ESG CDBG HOME/IHFA HOPWA IDOC ISDH County Step Ahead Councils County Welfare Planning Councils Local Continuum of Care Task Forces Municipal governments Regional Planning Commissions State Continuum of Care Subcommittee
Developmentally Disabled	Semi-independent living programs Group homes	Smaller, flexible service provision Community settings for developmentally disabled Service providers for semi-independent	CDBG CHOICE HCBS HOME/IHFA SSI Medicaid Section 811 Olmstead Initiative Grant DDARS BDDS Supported Living Supported Group Living
HIV/AIDS	Affordable housing for homeless people with HIV/AIDS Housing units with medical support services Smaller apartment complexes Housing for HIV positive people in rural areas Rental Assistance for people with HIV/AIDS Short term rental assistance for people with HIV/AIDS	Support services for AIDS patients with mental illness or substance abuse problems Medical service providers Public transportation	HOME/IHFA HOPWA Section 8
Physically Disabled	Housing for physically disabled in rural areas Apartment complexes with accessible units Affordable housing for homeless physically disabled	Public transportation Medical service providers	CDBG CHOICE HOME/IHFA SSI Medicaid Section 811
Mental IIIness and Substance Abuse	Community mental health centers Beds for substance abuse treatment Supportive services slots Housing for mentally ill in rural areas	Substance abuse treatment Education Psychosocial rehabilitation services Job training Medical service providers	CDBG CHIP Division of Mental Health Section 811 Hoosier Assurance Plan Olmstead Initiative Grant
Migrant Agricultural Workers	Grower-provided housing improvements Affordable housing	Family programs Public transportation Homeownership education	CDBG Rural Opportunities, Inc. Comprando Casa Program USDA Rural Development 514 & 516 Programs

Source: BBC Research & Consulting, 2002.

BBC Research & Consulting

Section V, Page 41

Data Sources

A number of data sources were relied upon in the preparation of this section, including key person interviews with government and non-profit service providers and advocates, and multiple primary and secondary documents. The following documents were used in the preparation of this section:

- **2000 Continuum of Care Consolidated Application, State of Indiana**, prepared by Indiana Coalition for Housing and Homeless Issues (ICHHI);
- **A Profile of Older Hoosiers**, published by Indiana University;
- Asset Ownership of Households, U.S. Bureau of the Census, 1995;
- City of Indianapolis Homeless Survey, prepared by the Coalition for Homelessness Intervention and Prevention;
- Comprehensive Plan for the Design of Services for People with Developmental Disabilities, prepared by the Indiana SB 317 Task Force;
- Current Population Report, Household Economic Studies, Americans With Disabilities 1994-1995, published by the U.S. Department of Commerce;
- Current Population Survey, U.S. Bureau of the Census, March 2000;
- Developmental Disabilities Services in Indiana: Assessing Progress Through the Year 2000, prepared by David Braddock, Ph.D. and Richard Hemp, M.A. for the Association of Rehabilitation Facilities of Indiana;
- **Disabilities Affect One-Fifth of All Americans**, U.S. Census Brief, U.S. Bureau of the Census, December 1997:
- Division of Mental Health, Olmstead Data Collection Tool, Olmstead Task Force;
- **Estimations of Prevalence and Mental Health Systems Data**, 1998;
- Family and Social Services Administration (FSSA) 2000 Report on Elderly and Aging;
- Five Year State Plan for People With Disabilities Fiscal Years 2001 2005, as prepared by the Indiana Governor's Planning Council for People with Disabilities;
- *HIV/STD Quarterly*, published by the Indiana State Department of Health, October 2001;
- Homelessness: Programs and the People They Serve, prepared by the Interagency Council on the Homeless, 1999;
- HOPWA Semi-Annual Reports, IHFA, 2002;

- *Housing Crisis Continues Findings from Priced Out in 2000*, Opening Doors: A Housing Publication for the Disability Community, 2001;
- Housing Our Elders A Report Card on the Housing Conditions and Needs of Older Americans, published by HUD, 1999;
- Indiana's Comprehensive Plan for Community Integration and Support of Persons with Disabilities,
 Family and Social Services Administration, 2001;
- Kernan Announces \$665,420 in Awards for AIDS Housing Program, press release by Indiana Housing and Finance Authority, 2001;
- **National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA),** ICF Consulting for the U.S. Department of Housing and Urban Development;
- **National Nursing Home Survey**, National Center for Health Statistics, 1999;
- New Partnerships for Homeownership and Individualized Housing for People with Low-incomes and Disabilities, from the Back Home in Indiana Alliance;
- No Refuge From the Fields Findings from a Survey of Farm worker Housing Conditions in the United States Housing Assistance Council, 2001;
- Opting In: Renewing America's Commitment to Affordable Housing published by HUD;
- Programs Relating to Comprehensive Mental Health, Division of Mental Health of the Family Social Services Administration (FSSA);
- Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000, Research and Training Center on Community Living, Institute on Community Integration/UAP;
- Rural Opportunities, Inc., Quarterly Progress Reports, 2001;
- **Spring 2001 Housing Survey**, AIDS Housing of Washington, 2001;
- State of Indiana Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2000, BBC Research and Consulting 2001;
- State of Indiana, FSSA, Division of Mental Health web page (http://www.ai.org/fssa/HTML/PORGRAMS/2c.html);
- Statewide HIV/AIDS Housing and Organizational Capacity Needs Assessment, State of Indiana Report, prepared by Indiana Cares Inc. (now AID Serve Indiana);
- **The National Agricultural Worker Survey,** U.S. Department of Labor, 1997-1998;

- **The Older Population in the United States Population Characteristics**, U.S. Bureau of the Census, March 1999:
- Three Year State Plan for People with Disabilities Fiscal Years 1998 2000, as prepared by the Indiana Governor's Planning Council for People with Disabilities.

Persons Contacted

In addition to the aforementioned data sources, a number of people with specific knowledge of various special needs populations furnished information either electronically or by telephone that were used in preparation of this section. We thank these individuals for their very helpful assistance.

- Paula Barrickman. Indiana Division of Mental Health and Addiction:
- Rosemary Carney, Family and Social Services Administration;
- Lisa Coffman, Indiana Housing Finance Authority;
- Judy Hall, Family and Social Services Administration;
- Deborah McCarty, Indiana University, Indiana Institute on Disability and Community;
- N. Ellen McClimans, Family and Social Services Administration;
- Annette Phillips, Rural Opportunities, Inc.;
- Marge Slauter, Family and Social Services Administration;
- Patrick Taylor, Indiana Coalition on Housing and Homelessness Issues; and
- Mary Lou Terrell, Knox County Housing Authority.

SECTION VI. 2002 Program Year Strategy and Action Plan

SECTION VI. Strategies and Actions

Pursuant to Section 91.315 of the Consolidated Plan regulations, this section contains the following:

- A reiteration of the State's philosophy of addressing housing and community development issues;
- A discussion of the general obstacles the State faces in housing and community development;
- How the State intends to address the identified housing and community development needs;
- How the State determined priority needs and fund allocations; and
- The State's FY2003 One Year Action Plan.

This section also partially fulfills the requirements of Section 91.320 of the Consolidated Plan regulations. The bulk of the requirements of Section 91.320 – a discussion of federal and non-federal resources, funding activities and allocation plans, geographic distribution of assistance, and program specific requirements – are found in Appendix G, Agency Allocation Plans. Required state certifications are located in Appendix B.

Approach and Methodology

Planning workshop. The Consolidated Plan Coordinating Committee attended a workshop in March 2003 to evaluate the five year Strategic Plan adopted in FY2000 and develop a One Year Action Plan for FY2003. The agenda for the workshop was to:

- Review the housing and community development needs identified through the FY2003 planning process;
- Review the five year housing and community development goals and resulting Strategic Plan developed in FY2000; and
- Keep working on, modify, delete, or develop new Action Items for the FY2003 program year.

At the end of the workshop, the Committee had developed the One Year Action Plan for FY2003.

Planning principles. The Committee has retained the following guiding principles developed in the FY2000 strategic planning process:

- Focus on the findings from citizen participation efforts (public forums, community surveys, public comments);
- Allocate program dollars to their best use, with the recognition that nonprofits and communities vary in their capacities and that some organizations will require more assistance and resources;
- Recognize that the private market is a viable resource to assist the State in achieving its housing and community development goals;
- Emphasize flexibility in funding allocations, and de-emphasizing geographic targeting;
- Maintain local decision making and allow communities to tailor programs to best fit their needs;
- Leverage and recycle resources, wherever possible; and,
- Understand the broader context within which housing and community development actions are taken, particularly in deciding where to make housing and community development investments.

Geographical allocation of funds. In the past, the responsibility for deciding how to allocate funds geographically has been at the agency level. The Committee has maintained this approach, with the understanding that the program administrators are the most knowledgeable about where the greatest needs for the funds are located. Furthermore, the Committee understands that since housing and community development needs are not equally distributed, a broad geographic allocation could result in funds being directed away from their best use.

Specific information on the geographic allocation of funds for each of the four HUD programs is located in the program allocation plans in Appendix G.

Prioritization of funds. The Committee has determined broad guidelines for priority setting. Ultimately, the Committee strives to provide funding to activities that benefit individuals and groups with the greatest needs. The Committee maintains that the greatest needs are best determined at the local level. For statewide priorities, the Committee has adopted the overall priorities as 1) income, with the greatest emphasis on the lowest income groups, and 2) special needs populations.

The results of the FY2000 program year strategic plan and action items audit are detailed in following section, beginning with a summary of the housing and community development needs identified during the FY2003 Consolidated Planning process.

Summary Findings

Sections II-V of the FY2003 Consolidated Plan Update present findings from the community survey, regional public forums, and secondary statistical research. In sum, these data showed the following trends and implications:

- The top housing needs identified in the community forums included affordable single family and rental housing, emergency shelters (including youth shelters), transitional housing, and homeownership counseling and downpayment assistance. The top community development needs were for improvements to public infrastructure, infrastructure for affordable housing, and health care.
- The top community development needs listed by survey respondents included facilities and shelters for special needs populations, downtown business environment revitalization, child and adult care facilities, water and sewer system improvements, community centers, and emergency services.
- Respondents to the community survey were asked to identify what types of housing are
 most needed to meet affordable housing needs. These included single family housing,
 rental housing, emergency shelters and transitional housing.
- According to the 2000 Census, 220,000 homeowners and 218,000 renters paid more than 30 percent of their incomes in housing and are cost burdened. The State's youngest, elderly, and low-income households are the most likely to be cost-burdened.
- Race, family size and disability continue to be the most common reasons that Indiana citizens are discriminated against when trying to find housing, according to the surveys that have been conducted for the State's Consolidated Plans.

The following table provides the estimated 2003 program year funding levels for each of the four HUD programs. These resources will be allocated to address the identified housing and community development strategies and actions. Please see Appendix G for methods of distribution for each program, including matching dollar requirements and sources of such funds.

Exhibit VI-1. 2003 Consolidated Plan Funding, by Program and State Agency

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$38,019,000
Indiana Housing Finance Authority (HOME)	\$16,744,000
Indiana Housing Finance Authority (HOPWA)	\$792,000
Indiana Family and Social Services Administration (ESG)	<u>\$1,736,000</u>
Total	\$57,291,000

Source: State of Indiana and HUD, 2003

Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 five year plan. The Committee has retained these top level goals for the FY2003 Action Plan. The goals, strategies, and action items are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

- 1. Expand and preserve affordable rental housing opportunities.
- 2. Enhance affordable homeownership opportunities.
- 3. Promote livable communities and community redevelopment.
- 4. Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.
- 5. Strengthen and expand the State's continuum of care for persons who are homeless.
- 6. Strengthen the safety net of housing and services for special needs groups.
- 7. Enhance the local capacity for housing and community development.

The following section outlines the Strategies and Action Plan in detail, including any modifications that have been made to better meet community needs.

Strategies and Action Plan

Goal 1. Expand and preserve affordable rental housing opportunities.

As detailed in the Housing and Community Development and Housing Market Analysis sections of the report, one of the greatest needs of communities is affordable, quality, multifamily housing. "Affordable" housing in this context generally refers to housing that is affordable to persons earning 50 percent or less of the median income in their area. This definition encompasses many persons with special needs, since they tend to have lower incomes.

As reported in the Housing Market Analysis section, one-third State's rental households paid more than 30 percent of their household incomes in rent in 2000 and, as such, were cost burdened. Twenty-six percent of renter households paid more than 35 percent of their household incomes in rent in 2000. The State's youngest households, elderly households, and households with earnings of less than \$20,000 are most likely to be cost burdened.

The strategies developed to accomplish Goal 1 include:

a. Continue funding IHFA's Housing from Shelters to Homeownership program to provide affordable rental housing. This program utilizes CDBG and HOME dollars to fund activities ranging from emergency shelter development, to owner and rental housing rehabilitation and new construction, to homeownership counseling and down payment assistance. Units of local government, townships, public housing authorities, Community Housing Development Organizations (CHDOs) and nonprofit entities

may all apply for funding. Projects that serve the lowest income citizens are given additional scoring points, although this program's scoring system considers a number of factors to ensure that dollars are allocated to the greatest needs.

- ➤ Action Items to be Monitored. On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
- ➤ Accomplishments. This program will continue in FY2003. IHFA proposes to allocate more than \$4 million of HOME and CDBG funds to provide affordable rental housing through the Housing from Shelters to Homeownership program during FY2003. In addition, IHFA will continue to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.
- b. Continue using Rental Housing Tax Credits to develop affordable rental housing. Since the program's inception in 1986, IHFA has been active in allocating Rental Housing Tax Credits. IHFA recognizes the value of tax credits in providing the much needed development of affordable rental housing; the program has long been at the core of the agency's multifamily division activities.
 - Action Items to be Monitored. IHFA will also evaluate and report annually to the Committee on the ability of the Rental Housing Tax Credit program to serve the State's housing needs. IHFA will actively campaign for federal regulations that increase the amount of Rental Housing Tax Credits that states are allowed to allocate.
 - Accomplishments. This program will continue in FY2003. IHFA proposes to allocate \$2.4 million of HOME funds to provide affordable rental housing through the Rental Housing Tax Credit program during FY2003.
- c. Continue to preserve existing Section 8 expiring use properties through IHFA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHFA has been approved as a Section 8 Contract Administrator for certain properties.

- ➤ Action Items to be Monitored. A designated Consolidated Plan Committee member will report to the Committee on IHFA's accomplishments as a PAE and Section 8 Contract Administrator on an annual basis.
- > Accomplishments. This action item is ongoing For FY2003, IHFA will remain a PAE and Section 8 contract administrator.

Goal 2. Enhance affordable homeownership opportunities.

Affordable housing has consistently been identified as a top need in the forums and surveys conducted as part of the five year Consolidated Planning process. Expansion of affordable rental housing programs, which is addressed in the strategies for Goal 1, will serve a portion of this need, especially for the very lowest income households.

Enhancing homeownership opportunities is another part of the solution. The need for affordable single family housing was expressed by both survey respondents and forum attendees, including those representing special needs groups. According to Census 2000 data, nearly 220,000 Indiana homeowners paid more than 30 percent of their household income on housing costs in 2000. The State's lowest income households experience the greatest cost burden: Eighty percent (or 37,000) of the State's households earning less than \$10,000 who owned their own homes were cost burdened in 2000.

The strategies developed to accomplish Goal 2 include:

- a. Continue to fund IHFA's Housing from Shelters to Homeownership program to provide affordable single family new construction, rehabilitation of existing units for resale, owner-occupied rehabilitation, homeownership counseling and downpayment assistance.
 - > Action Items to be Monitored. On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - > Accomplishments. This program will continue in FY2003. IHFA proposes to allocate \$6.7 million of HOME and CDBG funds to provide affordable owner occupied housing through the Housing from Shelters to Homeownership program during FY2003. In addition, IHFA will continue to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.

- **b.** Continue IHFA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low and very low income households for purchase of their first home.
 - ➤ Action Items to be Monitored. IHFA will evaluate and report annually to the Committee on the accomplishments of the First Home program in serving the State's lowest income populations who desire homeownership. IHFA will actively campaign for federal regulations that increase the amount of private activity bonds that states are allowed to issue.
 - ➤ Accomplishments. This program is ongoing IHFA was successful in its campaign to increase the amount of private activity bonds allowed. Congress passed the increase, from \$50 per capita in 2000 to \$75 beginning in 2002.
- **c**. Explore the feasibility of establishing a statewide homebuyer counseling program.
 - ➤ Action Items to be Monitored. A designated Committee member will work with IHFA to evaluate the need for a homebuyer counseling program. If a need for such a program is identified, the Committee will assist IHFA in marketing the program to targeted populations, including dissemination of program materials at the Consolidated Plan regional forums and public hearings
 - ➤ Accomplishments. During 2001, IHFA hosted two roundtable discussions and conducted a mail survey to ascertain the need for a statewide homebuyer counseling program. In general, housing providers agree that there is a need for homebuyer education. During program year 2002, IHFA funded The Homeownership Education & Counseling Initiative (HomeEC), which is being conducted by IACED. The broad purpose of HomeEC is to determine the need for a statewide homeownership education and counseling program and develop a framework for such projects. The HomeEC Initiative will also explore accessibility and distribution of current programs throughout the State and the certification of counselors.

The Individual Development Account (IDA) program mentioned in Action Item e. (below) contains a financial management component to assist potential homebuyers in understanding the financial requirements of buying a home.

> Action Items to be Monitored. Results of the Initiative will be available in 2003.

- **d**. Consider establishing a marketing campaign that promotes homeownership to the State's minority populations, specifically targeting African American and Hispanic homebuyers.
 - ➤ Action Items to be Monitored. IHFA will work to evaluate the feasibility of establishing such a marketing campaign. If the decision is made to move forward with these marketing efforts, the Committee will assist in dissemination of materials and integrate the information into the Consolidated Plan public outreach process.
 - > Accomplishments. IHFA has been marketing homeownership to the State's minority populations through a variety of marketing efforts. In 2001, IHFA ran billboard advertisements for its homeownership program. The three targeted groups were African-Americans, Hispanics and areas of the state where purchase price limits had been increased for the first time in seven years, as identified by a HOME funded study by the Indiana University Center for Real Estate Studies. The geographic areas for the billboards were South Bend/Elkhart, Bloomington and Evansville. The advertisements resulted in a significant increase in phone calls to the toll-free line. During 2002, IHFA ran print ads in minority publications (African-American and Hispanic) in Gary, Muncie, Evansville and Indianapolis. IHFA also began working on more outreach efforts to the African-American community in Indianapolis. During 2003, IHFA will also be placing targeted advertisements and will be expanding outreach efforts to African-American and Hispanic communities.
- e. Continue using the Department of Commerce's (IDOC) Individual Development Account (IDA) program. This program provides a three to one match by the State (up to \$900 per year) to families at 175 percent of the poverty level who are trying to save money for a down payment on a home for themselves or a dependent.
 - ➤ Action Items to be Monitored. The Committee will support legislative action for continuation of the IDA program and campaign for its reauthorization. In addition, designated Committee members will evaluate the effectiveness of the program, including making administrative funds available for the community development corporations that participate in the program. The members will report to the Committee on opportunities for leveraging CDBG and HOME funds and/or programs to support the IDA. Where needs are identified (e.g., target areas in the State where participation is underutilized), the Committee will work with program administrators to fulfill such needs.
 - Accomplishments. The State Legislature reauthorized the program in mid-2001. As such, this program is ongoing The "IDA Working Groups" that have been established to provide feedback to IDOC about the program from organizations that were awarded an account are also ongoing

- **f.** Use the Section 8 homeownership program to assist low income populations achieve homeownership.
 - Action Items to be Monitored. This program became available to the State's citizens in January 2002. During program year 2003, the FSSA Coordinating Committee members will report on the implementation and success of the program.

Goal 3. Promote livable communities and community redevelopment.

Citizens identified a number of community development concerns as detailed in the Housing and Community Development Needs section of the report. Forum attendees identified public infrastructure needs – particularly water and sewer improvements – and infrastructure for affordable housing as top needs.

The Department of Commerce has recently taken a new approach to measuring the quality of life of the State's communities by employing a "livable communities" concept. IDOC defines livable communities as those that "actively and successfully serve the needs of their citizens; effectively connect people and places; and preserve, build upon, and invest in their economic, environmental, and human assets. To achieve this, livable communities plan and prepare for the future and form partnerships between the business, civic, government and not-for-profit sectors of the community." Thus, a livable community is one that encompasses, among other things, adequate public infrastructure systems, good daycare and social services, and ample employment opportunities.

Because community development issues are often interconnected - e.g., inadequate employment opportunities can affect the commute citizens must endure to find a job - the Committee chose to address the community development concerns through the promotion and creation of livable communities. The strategies developed to accomplish Goal 3 include:

- **a.** Continue funding IDOC's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers.
 - ➤ Action Items to be Monitored. IDOC will continue soliciting feedback from its grant recipients about the CFF program, including components of the program that could be modified to better meet the needs of Indiana's communities. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of communities.
 - Accomplishments. This program is ongoing for 2003. During program year 2002, communities in the State received \$25 million in funding through the CFF. A variety of projects were funded, including community and family service centers, facilities serving special needs populations, a head start center; neighborhood revitalization efforts, fire stations and fire trucks, a library, senior centers, and stormwater, water and sewer infrastructure redevelopment projects.

- **b.** Continue funding IHFA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
 - ➤ Action Items to be Monitored. On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - > Accomplishments. This program will continue in FY2003. IHFA proposes to allocate more than \$12 million of HOME and CDBG funds to the Housing from Shelters to Homeownership program during FY2003. This program gives preferences to projects that meet the needs of their specific community and revitalize existing neighborhoods.
- c. Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
 - ➤ Action Items to be Monitored. The Committee will evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME dollars to such programs if significant gaps in this type funding are identified.
 - Accomplishments. These programs are ongoing During program year 2002, IHFA will dedicate \$1 million of its CDBG and HOME allocation to the Foundations program. During 2003, \$1.5 million of CDBG funds are proposed to fund the Community Focus Fund planning grant program.
- **d.** Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
 - Accomplishments. The RHTC program provides incentives for rehabilitation through its competitive scoring system. The Housing from Shelters to Homeownership program has scoring criteria to encourage rehabilitation of existing structures. These scoring preferences are continuing Additionally, the 2003 Qualified Allocation Plan (QAP) has set aside 10% of available annual RHTCs for developments that involve rehabilitation of currently occupied low income housing, developments otherwise in danger of being removed by a federal agency, and/or the conversion of existing market rate housing to affordable housing.

- **e**. Explore the feasibility of a statewide Fair Housing campaign.
 - Action Items to be Monitored. The Committee will work with Indiana Civil Rights Commission (ICRC) to examine the need for a statewide Fair Housing campaign and consider accepting proposals for funding fair housing activities. The feasibility of the program will be researched in program year 2000-01, with a potential implementation during program year 2001-02.
 - > Accomplishments. During program year 2001, the Fair Housing Task Force implemented a statewide fair housing campaign. Activities in 2001 mostly consisted of planning the campaign and hiring an advertising agency to design campaign billboards, transit displays, posters, and radio and television public service announcements. The billboards will be located on main arteries throughout the state leading into nonentitlement cities. The campaign will be ongoing in 2003, and be revised as needed to maximize its effectiveness. ICRC will also seek additional funding in 2003 to continue the campaign.
- **f.** Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
 - Accomplishments. The Rental Housing Tax Credit program continues to give scoring preferences for energy efficiency. The Housing from Shelters to Homeownership program includes points for the design of structure, quality of amenities, and energy efficiency. Applicants receive points for committing to specific design features, which include a variety of Energy Star rated appliances and building products.
- **g.** Continue working to reduce the environmental hazards in housing, including lead based paint risks.
 - ➤ Action Items to be Monitored. The Committee will support a team effort between IACED and IHFA to provide lead inspectors and assessors certification courses and training to grantees about the hazards of lead based paint and safe work practices.
 - Also, the Committee will work to understand why the training for lead abatement contractor certification is being underutilized, despite a need for such contractors in nonentitlement communities.
 - > Accomplishments. In 2002, the training program was completed. IACED and IHFA have determined that there is not a need for the training every year; training will likely be held every two to three years.

Goal 4. Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.

Survey respondents and forum participants continue to express a need for job training and workforce development throughout the State. As discussed in the Socioeconomic section of the Consolidated Plan, 2000 Census data suggest that Indiana lost some of its most educated citizens during the past decade.

Along with the strategies to promote livable communities outlined in Goal 3, the State will:

- a. Continue the use of IDOC's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons.
 - ➤ Action Items to be Monitored. IDOC will continue soliciting feedback from its grant recipients about the CEDF program, and continue to collect data on the number of jobs created from and beneficiaries of the CEDF program. This feedback will be compared to the community (especially employment) needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CEDF, including the scoring process, will be modified as needed to reflect the needs of communities.
 - > Accomplishments. The program funding is continuing
- **b**. Explore using the CEDF to fund employer based skills training that is transferable.
 - > Action Items to be Monitored. IDOC has evaluated the feasibility of implementing such a program and set aside \$2 million of CDBG funds for new and basic skill training.
 - > Accomplishments. Since implementation, the program has been very successful. This program will continue during 2003. The training is targeted at those needing basic skills (including ESL); business and units of local government may receive program funds.
- **Goal 5**. Strengthen and expand the State's continuum of care for persons who are homeless.

As detailed in the Special Needs section of the report, between 80,000 and 100,000 citizens in the State are estimated to be homeless at any one time. Participants in the public forums ranked emergency shelters, transitional housing, and youth shelters as top needs in their communities.

To further the continuum of care concept throughout the State, the Interagency Council for the Homeless has been recreated. The Council will also oversee implementation of the Homeless Management Information System (HMIS), required by the U.S. Congress to be part of continuums of care by 2003.

The strategies developed to accomplish Goal 5 include:

- **a.** Continue to submit an annual SuperNOFA application to fund continuum of care activities.
 - Action Items to be Monitored. The Committee will be responsible for ensuring that the State Continuum of Care application is submitted to HUD annually. This will be accomplished through the creation of the Continuum of Care Committee (CCC) to provide oversight and development of the application. In addition, the CCC will evaluate the ongoing effectiveness of the programs funded by the grant.
 - Accomplishments. This action item is ongoing An application will be submitted for FY2003.
- **b.** Create regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
 - > Action Items to be Monitored. The Interagency Council for the Homeless will have as a priority organizing regional continuums of care.
 - > Accomplishments. The Homeless Task Force that is part of the Interagency Council has the goal of improving the effectiveness of the regional Continuums of Care. To this end, during the next year the Task Force will: 1) Institute a process by which the regions report on their activities, 2) Develop a working model of how a regional Continuum should function; 3) Identify a contact person for each region; and, 4) Provide two training sessions for the regions.
 - > IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.
- **c.** Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications.
 - Accomplishments. This activity is ongoing and will continue for the FY2003 SuperNOFA. ICHHI will hold a training workshop a few weeks after release of the SuperNOFA, in addition to visiting organizations throughout the State to conduct more tailored training
- **d.** Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
 - ➤ Action Items to be Monitored. IHFA will increase its goal during the calendar year for awarding funds for shelter and transitional housing through the Housing from Shelters to Homeownership program to \$3.5 million annually, from \$3 million.
 - Accomplishments. The goal was raised to \$3.5 million for FY2003.

- e. Continue working to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
 - **Action Item.** FSSA worked with ICHHI to improve its ESG application to focus more on continuum of care components of shelter development and operation.
 - Accomplishments. FSSA will continue to revise its applications and scoring preferences to reflect current needs and facilitate integration of continuum of care networks
- **f**. Implement a Homeless Management Information System between 2002 and 2004.
 - Action Items to be Monitored. The Interagency Council for the Homeless will make this a priority during FY2002 and 2003. The Council has secured a \$250,000 grant from HUD for the implementation process. In addition, in 2004, ESG applications will require use of the HMIS.

Goal 6. Strengthen the safety net of housing and services for special needs groups.

Special needs groups, including the homeless, need a combination of housing and community services to ensure quality of life. Section V of the report discusses the needs of special needs populations, and estimates the gaps in both housing and community services by population. The State recognizes that the needs of this group range from an intensive, high level of services to very minor assistance, and that State programs must be flexible to accommodate all levels of need.

In addition to many of the strategies listed for Goal 5, the strategies developed to accomplish Goal 6 include:

- **a.** Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and require enhanced supportive services (e.g., persons with mental illness or substance abuse).
 - Action Items to be Monitored. The Shelter Plus Care program will provide tenant based rental assistance, and will be administered through the Community Action Agency network in the State. The Committee will work to increase the amount of available resources for better assisting the State's special needs populations that are most difficult to serve.
 - > Accomplishments. The Shelter Plus Care program awards have been granted.

 Community Action of Northeast Indiana will receive \$900,000 over 5 years, which will produce approximately 50 vouchers for housing and utility payments. Populations to be served include persons who are homeless and disabled and may have other special needs. The State recently received another Shelter Plus Care grant of \$2.2 million.

- **b.** Continue participating in and soliciting feedback from HIV/AIDS Planning Bodies.
 - ➤ Accomplishments. IHFA is currently very active in a number of organizations, including the Department of Health's Consumer Advisory Board. This involvement will continue.
- **c.** Enhance technical assistance and planning activities of organizations serving special needs groups.
 - ➤ Accomplishments. Technical assistance and resource identification remain eligible activities under the HOPWA program. HOPWA project sponsors are able to take advantage of IHFA sponsored training activities (e.g., provided by IACED). In addition IHFA staff are available upon request to provide technical assistance on housing development and accessing grant funds.
 - > IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.
- d. Continue IDOC's CFF funding for the development of health care facilities, public social service organizations that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.
 - ➤ Action Items to be Monitored. IDOC will continue soliciting feedback from its grant recipients about the CFF program, particularly grantees that have used the program to fund facilities for special needs groups. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of special needs groups in communities.
 - > Accomplishments. The use of CFF funds for facilities targeting special needs group is continuing CFF funds may also be used to make modifications to bring buildings into ADA compliance. IDOC has also implemented community workshops to educate communities about how CFF funding can be used and to offer technical assistance. In FY2002, IDOC proposes to use \$500,000 of CFF dollars to fund special needs facilities, if there is demand for such use.
- e. Continue to use HOPWA funding for tenant-based housing assistance, emergency assistance, and direct client support.
 - ➤ Action Items to be Monitored. Using feedback the care regions, IHFA will evaluate the allocation of funds between these three program areas on an annual basis. IHFA will adjust its program allocations to reflect the current needs of its care regions. Refer to Appendix G for more detail on the HOPWA allocation process.

- Accomplishments. HOPWA has been used to provide tenant based rental assistance, short-term emergency assistance and supportive services this year. Indiana State Department of Health is the administering agency for Ryan White funds, which were used for medical services only in 2001.
- **f.** Continue using IHFA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
 - ➤ Action Items to be Monitored. IHFA will evaluate and report annually to the Committee on the amount of funding and requests for funding from the Housing from Shelters to Homeownership program for grants for owner-occupied housing improvements, particularly those that assist special needs groups. IHFA will consider increasing the allocated funding in this area to the extent that the need for such dollars exceeds the current funding level.
 - Accomplishments. This action item will continue in FY2003. IHFA currently gives preferences for developments that include units targeted to serve persons who are developmentally or physically disabled in its Housing from Shelters to Homeownership program application. See the allocation plan in Appendix G for more details.
- **g.** Explore the feasibility of a pilot home modification loan program that could also be used for physical adaptability.
 - ➤ Action Items to be Monitored. A designated Committee member will report on the feasibility of an owner-occupied home modification loan program to be considered by IHFA during 2000. If the program appears feasible, the Committee will explore assisting IHFA in expanding the program to non-entitlement areas or establishing its own program to serve these areas. The feasibility of the program will be evaluated in program years 2000-01, with a target period for implementation of 2002-04.
 - > Accomplishments. A study of the demand for a home modification loan program is currently being completed; the results will be shared with the Committee in FY2003.
- **h.** Explore the HomeChoice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
 - ➤ Action Items to be Monitored. IHFA submitted an application to Fannie Mae during 2000 for participation in the HomeChoice program. If the program is deemed successful, the Committee will assist IHFA in broadening the program throughout the State.
 - ➤ Accomplishments. Fannie Mae approved IHFA's proposed HomeChoice program. During the pilot phase, HomeChoice will be offered in three counties: Bartholomew, Knox, and Marion. IHFA has earmarked \$1 million in revenues to finance the HomeChoice mortgages. If the program is successful, IHFA and its

HomeChoice partners – Fannie Mae, Irwin Mortgage, and the Back Home in Indiana Alliance – will consider broadening the program throughout the State. **This program will continue during the 2003 program year:**

- i. Conduct a survey targeted to the State's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.
 - ➤ Action Item to be Monitored. As part of the either the Consolidated Plan or Continuum of Care process, the Committee will administer a survey of the State's migrant farm worker population. The Committee will work with the Governor's Task Force on Migrant Farmworkers on information sharing and data collection, if feasible.
 - ➤ Accomplishments. The Committee has deferred this action item until the report on migrant farm worker needs by the Governor's Commission on Hispanic and Latino Affairs becomes available.
 - > IHFA continues to dedicate a portion of Housing from Shelters to Homeownership program funding to rehabilitation and new construction of migrant farmworker housing For program year 2003, IHFA proposes to dedicate \$500,000 of program funds to serve this need. In the 2002 program year, IHFA provided \$1 million in funding to migrant farmworker housing developments.
- j. Seek input from organizations that work with special needs populations to guide funding and program formation, in an effort to ensure consistency between funding and the most current strategies being implemented to serve special needs groups.
 - Action Item to be Monitored. The HUD grantee agencies will use input from special need groups to evaluate the projects they are funding and ensure that funds are being allocated to projects that have been found to best serve the needs of special populations. The agencies will also consider the requirements of the Olmstead Act when making project funding decisions.
 - In addition, when the State prepares its next Analysis of Impediments to Fair Housing Choice, it will include a detailed examination of State funding (e.g., if funding has supported current strategies for providing housing and services to special needs populations
 - > Accomplishments. During the FY2002 Consolidated Planning process, the Committee added two members who represent the communities of persons who are disabled. During program year 2003, the Committee will continue to seek input from these individual, as well as other organizations through the community survey and regional forums

- **k.** *New Action Item:* Research the need for tenant based rental assistance (TBRA) versus the development of affordable rental housing in nonentitlement areas. Understand why Section 8 vouchers are going unused in certain areas. Also, research what other states are using TBRA, how much is dedicated to TBRA, the basis for TBRA (rental housing needs), etc.
- New Action Item: Explore the option and need for increasing the amount of downpayment assistance for persons with disabilities who are constrained by the amount of assets they can accumulate by their income support programs.
- **m**. *New Action Item:* Explore giving preferences to job training programs that work with persons with disabilities.
- **n.** *New Action Item:* Include youth (particularly those discharged from the foster care system) as a special needs population for Consolidated Planning, research, understand and address their housing and community development needs.
- **o.** *New Action Item:* Ensure that the State Allocation Plans are consistent with the American with Disabilities Act.
- **Goal 7**. Enhance the local capacity for housing and community development.

The nonprofit community and local governments play a critical role as vehicles for the delivery of housing and community services, often with very limited funds. To continue to be effective in this role, the State recognizes that these entities require assistance with capacity building.

The strategies developed to accomplish Goal 7 include:

- **a**. Continue using CDBG funding for technical assistance, including accreditation.
 - Action Items to be Monitored. IDOC will continue to solicit and evaluate feedback from its grant recipients about training needs, including a need for technical assistance with environmental issues. If a need is identified, an increase in the funding dedicated for a particular type of technical assistance will be considered.
 - > Accomplishments. **During 2003, the grant administration assistance funded by IDOC will continue**
- **b.** Continue providing funding for training and technical assistance in the pre-and post-application process for IHFA's programs. Also continue providing CHDO training and capacity building activities through the CHDO Works program.
 - ➤ **Action Items to be Monitored.** IHFA will continually evaluate the need for both training and technical assistance. If a need is supported, IHFA will continue to fund the programs to the extent allowed by the requirements of the funding source.

- > Accomplishments. During program year 2003, training will continue. IHFA supports training and technical assistance in many different ways. IHFA Community Development staff are encouraged to work with applicants and recipients to make application and award implementation as straightforward as possible. Both the Development and Compliance staff conduct group workshops to cover general information, and staff are also available for one-on-one technical assistance sessions. Additionally, during 2000, IHFA entered into a contract with IACED to conduct a wide variety of training to expand the capacity of housing organizations throughout Indiana.
- > During program year 2003, IHFA will continue to set-aside the maximum amount allowed under the HOME program for CHDO operating costs. These operating funds are available to CHDOs through the CHDO Works program as well as to cover operating funds associated with construction-related projects.
- **c.** Continue providing HOPWA training and technical assistance sponsored by IHFA.
 - > Action Items to be Monitored. IHFA is currently providing site training upon request. This will continue in program year 2003.
- **d**. Continue the statewide forum on grant applications sponsored by FSSA.
 - > Accomplishments. This training is held once a year when funding applications are released. It will continue in program year 2003.
- **e**. Continue the technical assistance provided by the Indiana Technical Assistance Consortium.
 - ➤ Action Items to be Monitored. Currently, IACED and ICHHI form the Indiana Technical Assistance Consortium, which provides training, direct technical assistance, and capacity building funding to CHDOs. The Consortium will provide the Committee with feedback from the training sessions, in an effort to better evaluate the continued training needs of CHDOs.
 - > Accomplishments. Training and technical assistance are ongoing IHFA is currently funding a variety of training and capacity building efforts including organization development and capacity building. These training sessions are comprehensive one one, working sessions and can take between 12 to 18 months to complete.
- **f.** Continue to include as part of the Consoldiated Plan regional forums presentations by the grantee agencies on their programs, application process, etc.

- **g.** Explore providing more direct training for ESG grantees.
 - ➤ **Action Items to be Monitored.** The ESG Committee representative will evaluate if grantees require additional training and technical assistance, and, if so, establish a training program based on those provided for the other HUD programs.
 - > Accomplishments. FSSA is currently in the process of planning upcoming training for ESG grantees, this will continue in 2003.
- **h**. Explore the creation of a core operating fund for not-for-profits.
 - ➤ Action Items to be Monitored. A team of Committee members will explore the feasibility of establishing a core operating fund (separate from those dollars currently provided by IHFA) for not-for-profit entities in the State that provide housing and community development services to the State's low income and special needs populations. This item is expected to be accomplished between years 2002 and 2003; the Committee will report on its progress annually.
 - > Accomplishments. Because of budget concerns, this action item has been deferred. IACED is researching alternative funding sources.

Strategies and Resources Matrix

Exhibit VI-2, below, shows how each of the five year Strategic Plan will be addressed through the four HUD grants.

Exhibit VI-2. Strategy and Resources Matrix

	Consolidated Plan Programs						
2003 Program Year Goals		ESG	HOME	HOPWA			
Expand and preserve affordable rental housing opportunities	•						
Enhance affordable homeownership opportunities			-				
3. Promote livable communities and community redevelopment			•				
4. Enhance employment development activities, particularly workforce development							
5. Strengthen and expand the state's continuum of care							
6. Strengthen the safety net of housing and services for special needs groups			•	•			
7. Enhance the local capacity for housing and community development							

Source: BBC Research & Consulting from the Indiana Consolidated Plan Coordinating Committee.

One Year Action Plan

The Consolidated Plan Coordinating Committee's detailed Action Plan is integrated into the strategy and action items portion of this section (see the "Action Items" following each strategy). The following exhibit quantifies the overall Action Plan for 2003 in terms of dollar amounts and measurable benchmarks.

The Consolidated Plan identifies the areas of greatest need for the State (and nonentitlement areas) in general, and this information is used to guide the funding priorities for each program year. However, the Plan is unable to quantify specific needs on the local level. For local needs, the Committee relies on the information presented in the funding applications.

The following projected dollar allocations and benchmarks, shown in Exhibit VI-4 below and on the following page, are based on historical needs and funding allocations. These amounts are **not** a guarantee of funding allocations for the 2003 program year. The State's funding process is application driven; thus, program year funding ultimately depends on the types of needs identified by potential grantees

in their applications. Therefore, the exhibit shows what the funding allocation is expected to be *if the* applications for funding received during the current program year closely resemble those received in past years

Exhibit VI-4. Monitoring Plan Target Allocations and Benchmarks, Program Year 2003

Program/Funding Source	2003 Proposed	Allocations
Community Focus Fund (CDBG)	Dollars	Percent of Total Funding
Affordable Housing Infrastructure	\$300,000	1%
Community Centers / Family Service Centers	\$1,000,000	3%
Fire Stations / Equipment	\$2,000,000	6%
Library / Lifelong and Early Learning Centers	\$1,300,000	4%
Neighborhood Revitalization	\$700,000	2%
Senior Centers	\$3,200,000	10%
Special Needs Facilities	\$1,000,000	3%
Water and Sewer Infrastructure	\$15,000,000	<u>45%</u>
Tot	\$24,500,000	74%
Community Economic Development Fund (CDBG)	\$4,000,000	12%
Planning Grants (CDBG)	\$1,500,000	5%
Technical Assistance (CDBG)	\$400,000	1%
Brownfield Initiative (CDBG)	\$1,400,000	4%
Planning Fund	\$1,000,000	3%
Emergency Shelter Grants (ESG)		
Essential Services	\$312,000	18%
Shelter Operations	\$1,200,000	69%
Homeless Prevention	\$110,000	6%
Administration	<u>\$114,000</u>	7%
	\$1,736,000	100%

Exhibit VI-4. (continued) Monitoring Plan Target Allocations and Benchmarks, Program Year 2003

Program/Funding Source	2003 Proposed	Allocations	
		Percent of	
Housing from Shelters to Homeownership (HOME/CDBG)	Dollars	Total Funding	
Emergency Shelters	\$500,000	3%	
Youth Shelters	\$400,000	2%	
Transitional Housing	\$1,800,000	10%	
Migrant Farmworker Housing	\$500,000	3%	
Rental Units	\$2,400,000	13%	
Homebuyer Units	\$2,000,000	11%	
Owner Occupied Rehabilitation	\$3,000,000	17%	
Homeownership Counseling / Down Payment Assistance	\$1,736,870	10%	
. 3	\$12,336,870	68%	
CHDO Works (HOME)	\$669,000	4%	
HOME/RHTC	\$2,400,000	13%	
Administration	\$1,656,208	9%	
Foundations (HOME/CDBG)			
CHDO Predevelopment Loans	\$350,000	2%	
CHDO Seed Money Loans	\$150,000	1%	
Housing Needs Assessments	\$400,000	2%	
Site-Specific Feasibility Studies	\$100,000	<u>1%</u>	
	\$1,000,000	6%	
			Estimated
Housing for People with AIDS (HOPWA)			Households/Units
Rental Assistance	\$396,000	50%	120 households/units
Short-term Rent, Mortgage and Utility Assistance	\$142,560	18%	305 households/units
Supportive Services	\$118,800	15%	295 households
Housing Information	\$31,680	4%	63 households
Project Sponsor Administration	\$55,440	7%	N/A
Resource Identification	\$7,920	1%	N/A
Operating Costs	\$7,920	1%	5 units
Technical Assistance	\$7,920	1%	N/A
Administration Total	<u>\$23,760</u> \$792,000	<u>3%</u> 100%	<u>N/A</u> 783 households/430 units

Note: Refer to Appendix G for the proposed FY2003 HOPWA Allocation.

Source: Agency Allocation Plans, 2003.

Exhibit VI-5 on the following page, which is HUD's Table 2A, shows the State's overall priority needs by population type. These data are compiled by HUD and based on 1990 CHAS data, updated to 2002. It should be noted that these data represent needs for the entire State and include entitlement communities. Exhibits VI-6 and VI-7, which follow Exhibit VI-5, show the prioritization of housing and community development activities for FY2003.

Exhibit VI-5. HUD Table 2A, Priority Needs Summary Table FY2003 – FY2004

Priority Housing Needs (Households)	Income Category	Unmet Need
Renter		
Small related	0-30% 31-50% 51-80%	53,622 39,652 65,507
Large related	0-30% 31-50% 51-80%	12,325 10,345 14,901
Elderly	0-30% 31-50% 51-80%	46,763 34,196 25,583
All other	0-30% 31-50% 51-80%	40,869 33,240 51,959
Owner		
Elderly	0-30% 31-50% 51-80%	61,151 83,836 111,109
Non-elderly	0-30% 31-50% 51-80%	39,819 55,212 152,135

Source: BBC Research & Consulting, CHAS data.

Exhibits VI-6 and VI-7 on the following pages show the State's community development and housing priorities for FY2003.

Exhibit VI-6. Community Development Needs, Priorities for FY2003

Source:

Indiana Department of Commerce.

Priority Community Development Needs	Need Leve
Public Facility Needs	
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Health Facilities	Medium
Parking Facilities	Low
Solid Waste Disposal Improvements	Medium
Asbestos Removal	Medium
Non-Residential Historic Preservation	Low
Other	Medium
nfrastructure	
Water/Sewer Improvements	High
Street Improvements	Medium
Sidewalks	High
Sewer Improvements	High
Flood Drain Improvements	High
Other Infrastructure Needs	Medium
Public Service Needs	Lillada
Handicapped Services	High
Transportation Services	Medium
Substance Abuse Services	Low
Employment Training	High
Health Services	Medium
Other Public Service Needs	Medium
Anti-Crime Programs	
Crime Awareness	Low
Other Anti-Crime Programs	Low
outh Programs	
Youth Centers	Medium
Child Care Centers	Medium
Youth Services	Low
Child Care Services	Low
Other Youth Programs	Medium
Senior Programs	
Senior Centers	High
Senior Services	Medium
Other Senior Programs	Medium
Economic Development	
Rehab of Publicly or Privately-Owned	
Commercial/Industrial	Medium
Cl Infrastructure Development	High
·	Мedium
Other Commercial/Industrial Improvements Micro-Enterprise Assistance	
•	Low
ED Technical Assistance	High
Other Economic Development	Medium
Planning	
Planning	High

Exhibit VI-7. Housing Needs, Priorities for FY2003

Source: Indiana Housing Finance Authority.

	Priority N	eed Level
Priority Housing Needs	Percentage	Need Level
Renter		
Small and Large Related	0-30%	High
·	31-50%	High
	51-80%	Medium
Elderly	0-30%	High
•	31-50%	High
	51-80%	Medium
All Other	0-30%	High
	31-50%	High
	51-80%	Medium
Owner		
Owner Occupied	0-30%	High
	31-50%	High
	51-80%	Medium
Homebuyer	0-30%	Medium
,	31-50%	High
	51-80%	High
Special Populations	0-80%	High

Institutional Structure

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in the State. Some of the key organizations within the public, private and not-for-profit sector are discussed below.

Public Sector. Federal, state and local governments are all active in housing policy. At the federal level, two primary agencies exist in Indiana to provide housing: the U.S. Department of Housing and Urban Development (HUD) and Rural Economic Community Development (RECD). HUD provides funds statewide for a variety of housing programs. RECD operates mostly in non-metropolitan areas and provides a variety of direct and guaranteed loan and grant programs for housing and community development purposes.

In addition to these entities, other federal agencies with human service components also help assist with housing, although housing delivery may not be their primary purpose. For example, both the Department of Health and Human Services and the Department of Energy provide funds for the weatherization of homes. Components of the McKinney program for homeless assistance are administered by agencies other than HUD.

At the State level, the Indiana Housing Finance Authority (IHFA) is the lead agency for housing in the State. It coordinates the Mortgage Revenue Bond (MRB) and the Mortgage Credit Certificates (MCC) first time homebuyer programs through its First Home program, administers the State's allocation of Rental Housing Tax Credits and is responsible for the non-entitlement CDBG dollars dedicated to housing, the Indiana Low Income Housing Trust Fund, and non participating jurisdiction HOME monies. IHFA is also the grant administrator for HOPWA. Finally, IHFA is currently a HUD designated Participating Administrative Entity for expiring use contracts and an approved contract administrator of certain project-based Section 8 contracts.

The Indiana Family and Social Services Administration administers the Emergency Shelter Grant programs and coordinates the State's tenant-based Section 8 program through a contract with community action agencies. It also administers the Medicaid CHOICE program, the child care voucher program, and other social service initiatives, and is the lead agency overseeing State institutions and other licensed residential facilities. FSSA is the focal point for polices that integrate housing with the provision of social services.

The Indiana Department of Commerce is the main agency involved in community and economic development and related programs. It administers the State's CDBG program, a portion of which has been designated for affordable housing purposes since 1989. IDOC also administers the Neighborhood Assistance program and the Individual Development Account program, which provides first time homebuyer downpayment assistance.

The Indiana Department of Health coordinates many of the State's programs relating to persons living with HIV/AIDS and also administers the State's blood screening program for lead levels in children.

Other State agencies that are involved in housing and community development issues include the Indiana Civil Rights Commission through Fair Housing enforcement, the Indiana Division of Historic Preservation and Archaeology, the Indiana Department of Workforce Development, the Indiana Department of Transportation, and the Indiana Department of Corrections.

Communities throughout Indiana are involved in housing to greater or lesser degrees. Entitlement cities and participating jurisdictions are generally among the most active as they have direct resources and oversight of for housing and community development.

Private Sector. A number of private sector organizations are involved in housing policy. On an association level, Indiana Realtors Association, Indiana Homebuilders Association, Indiana Mortgage Bankers Association and other organizations provide input into housing policy. Private lending institutions are primarily involved in providing mortgage lending and other real estate financing to the housing industry. Several banks are also active participants in IHFA's First Home program.

Fannie Mae funds programs such as HomeChoice, which provides flexible underwriting criteria on conventional mortgages to persons with disabilities. The Federal Home Loan Bank (FHLB) and its member banks in Indiana provide mortgage lending as well as participate in FHLB's Affordable Housing Program.

The private sector is largely able to satisfy the demands for market rate housing throughout the State. It is difficult for the private market to respond to the housing needs of the State's lowest income and special needs populations without some type of public subsidy.

Not-for-Profit Sector. Many not-for-profit organizations or quasi-governmental agencies are putting together affordable housing projects and gaining valuable experience in addressing housing needs on a local level. The State now has 58 organizations certified as Community Housing Development Organization (CHDOs). Community action agencies administer the Section 8 program under contract to FSSA. There are currently 24 community action agencies in the State; 18 of the agencies administer Section 8. Most of the agencies also administer weatherization and energy assistance programs.

The State has an active network of community development corporations, many of which have become increasingly focused on housing issues. These organizations are engaged in a variety of projects to meet their communities' needs, from small scale rehabilitation programs to main street revitalization. The projects undertaken by community development corporations are often riskier and more challenging than traditional development projects.

Public housing authorities exist in the major metropolitan areas and in small to medium sized communities throughout the State. These entities now can apply for HOME monies directly through IHFA's Housing from Shelters to Homeownership program.

The State also has several umbrella organizations that advocate for state policies and organize housing and community development activities at the state level. The Indiana Association for Economic and Community Development is a membership organization for the State's housing and community development nonprofits and provides top level policy coordination, as well as training and technical assistance. The Indiana Coalition on Housing and Homeless Issues is instrumental in development and implementation of the State's policies for persons who are homeless.

Many not-for-profit organizations have become more actively engaged in delivering social services. Community mental health centers, religious and fraternal organizations and others provide support in the form of counseling, food pantries, clothing, emergency assistance, and other activities. The State's 16 Area Agencies on Aging have also become more involved in housing issues for seniors.

Overcoming Gaps. Several gaps exist in the above housing and community development delivery system, especially for meeting the need for affordable housing. The primary gaps include:

■ Lack of coordination and communication. Many social service providers, local business leaders and citizens continually express frustration about not knowing what programs were available and how to access those programs. Without full knowledge of available programs, it is difficult for some communities to know where to start to address their housing needs. The Committee continues to address this gap through distribution of information about resources at the annual regional public forums and including agency presentations as part of the forums' content.

■ Lack of capacity for not-for-profits to accomplish community needs. In many communities, the nonprofits are the primary institutions responsible the delivery of housing and community development programs. These organizations function with limited resources, and seldom receive funding designated for administrative activities. The Committee will address this gap after the IACED research better identifies what resources are needed.

Many of the strategies and actions presented in the this section are designed to address the gaps noted above. Specific initiatives include expanded training and technical assistance for nonprofits and local governments, strengthening capacity building of nonprofits through a statewide strategic plan, and offering program dollars for affordable housing and community development.

Barriers to Affordable Housing. See the Housing Market Analysis section of the report for a discussion of barriers to affordable housing.

Lead-Based Paint Hazards. See the Housing Market Analysis section of the report for a discussion of lead based paint hazards and related programs and policies.

Anti-Poverty Strategy

The State of Indiana does not yet have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan Strategy and Action Plan is anti-poverty related because a stable living environment is also a service delivery platform. However, many of the strategies developed for the FY2000 five year plan (specifically goals 3 and 4) directly assist individuals who are living in poverty.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the state and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Other efforts are also needed to combat poverty. Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and provide resources such as child care, transportation and job training to enable individuals to enter the workforce. Indiana's community action agencies are frontline anti-poverty service providers. They work in close cooperation with State agencies to administer a variety of State and federal programs.

Education and skill development is an important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty. Finally, there continue to be social and cultural barriers that keep people in poverty. Efforts to eliminate discrimination in all settings are important. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

Obstacles to Meeting Needs

The Committee faces a number of obstacles in meeting the needs outlined in the FY2003 Consolidated Plan Update:

- The housing and community needs are difficult to measure and quantify on a statewide level. The Consolidated Plan uses both qualitative and quantitative data to assess statewide needs. However, it is difficult to reach all areas of the State in one year, and the most recent data measures in some cases are a few years old. Although the Committee makes a concerted effort to receive as much input and retrieve the best data as possible, it is difficult to quantify needs on the local level. Therefore, the Committee must also rely on the number and types of applications as a measure of housing and community needs.
- The ability of certain program dollars to reach citizens is limited by the requirement that applications for funding must come from units of local government or nonprofit entities. Thus, if these entities do not perceive a significant need in their communities they may not apply for funding.
- Finally, limitations on financial resources and internal capacities at all levels can make it difficult for the State to fulfill the housing and community development needs of its communities.

Action Plan Matrices

A matrix that outlines the Consolidated Plan Strategies and Action Items for program years 2003-2004 follows.

Exhibit VI-8. Strategies and Action Matrix, FY2000 Five-Year Plan, FY2003 – 2004 Action Items

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
I. Expand affordable rental housing opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	X	X	Sheryl Sharpe, IHFA	Proposed funding: \$4 million.
	 Continue using Rental Housing Tax Credits to develop affordable housing 	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated).	Х	Х	Sheryl Sharpe, IHFA	Proposed funding: \$2.4 million.
	c. Continue to preserve existing Section 8 and other expiring use properties through IHFA's work as a Participating Administrative Entity (PAE) and PBRA.	Report to Committee IHFA's accomplishments as a PAE and PBRA annually	x	X	Sheryl Sharpe, IHFA	Activities are ongoing. For FY2003, IHFA will remain a PAE and Section 8 contract administrator.

BBC RESEARCH & CONSULTING SECTION VI, PAGE 30

Goals	Strategies Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
Enhance affordable II. homeownership opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	X	X	Sheryl Sharpe, IHFA	Proposed funding: \$6.7 million.
	Continue funding IHFA's First Home program, b. which uses MRB and MCC to provide interest rate subsidies and down payment assistance	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	х		Sheryl Sharpe, IHFA	Program is ongoing.
	c. Explore the feasibility of establishing a statewide homebuyer counseling program	Work with IHFA to evaluate the need for the program. If a need is identified, assist IHFA in marketing of the program, especially to targeted populations	х	х	Sheryl Sharpe, IHFA	IACED, with funding from IHFA, is conducting the Homeownership Education & Counseling Initiative (HomeEC). The purpose of HomeEC is to determine the need for a statewide homeownership counseling program.
	consider establishing a marketing campaign that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers	Work with Fair Housing Task Force in consideration and potential implementation of such a campaign.	X		Sheryl Sharpe, IHFA	Marketing efforts will continue in FY2003 and include targeted advertisements and expansion of outreach efforts to African-American and Hispanic communities.
	e. Continue using the Individual Development Account program	Evaluate the effectiveness of the program; assist with program needs; support legislative renewal	X	X	IDOC, IACED	State legislature reauthorized funding for program. IACED has convened "IDA Working Groups" to provide feedback on the program.
	Use the Section 8 homeownership program to f. assist low income populations achieve homeownership.	Monitor the success of the new program in assisting the targeted populations.	Х		FSSA	

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
Promote livable communities III. and community redevelopment	Continue funding the Community Focus Fund a. (CFF), which uses CDBG dollars for community development projects	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to certain activities); modifying compenents as needed	Х	х	IDOC	Funding will continue in FY2003.
	b. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	Х	Х	Sheryl Sharpe, IHFA	Proposed funding: \$12 million.
	Continue the use of the planning and c. community development components of the CFF and Foundations programs	Annually evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME funds to these programs if significant gaps are identified	х	х	IDOC and IHFA	Proposed funding: \$1 million for Foundations, \$1.5 million for planning grants.
	Continue including rehabilitation of existing structures as a scoring preference for d. applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		х	×	Sheryl Sharpe, IHFA	Will continue scoring preference. The QAP provides a 10 percent set aside for developments that involve rehabilitation of occupied low income housing, developments in danger of being removed, and conversion of market rate to affordable housing.
	e. Explore the feasibility of a statewide Fair Housing campaign	Work with IHFA to determine the need for such a campaign and consider accepting proposals for Fair Housing activities	Х		Fair Housing Task Force	Campaign will continue pending funding.
	f. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		Х	Х	Sheryl Sharpe, IHFA	Scoring preferences will continue.
	Continue working to reduce the environmental g . hazards in housing, including lead based paint risks	Support a team effort between IACED and IHFA to provide training to grantees, particularly those conducting rehabilitation, about lead based paint hazards, if such an effort is deemed feasible			IACED, IHFA	Lead based paint training workshops will be continued as needed.

Exhibit VI-8., (continued) Strategies and Action Matrix, FY2000 Five-Year Plan, FY2003 – 2004 Action Items

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
IV. Enhance employment development activities	a. Continue the use of the Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to workforce development activities)	X	Х	IDOC	Program is continuing.
	 Explore using the CEDF to fund employer based skills training that is transferable 	Evaluate the feasibility of such a program; make recommendations to the Committee of how to proceed; design and implement program	Х	Х	IDOC	Have set aside \$2 million in new and basic training and \$2 for related economic development activities (e.g., infrastructure development). Program has been very successful.

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
V. Strengthen and expand the state's continuum of care	a. Continue to submit an annual SuperNOFA application to fund Continuum of Care activities	Create a Continuum of Care Committee (CCC) to provide oversight and development of the Continuum of Care application and evaluate the ongoing effectiveness of funded programs	Х	Х	Continuum of Care Committee	Continuum of Care Committee has been formed and is working on the application for FY2003.
	Encourage the formation of regional continuum b. of care consortia to coordinate continuum of care activities	Work to establish a successful network of continuum of care providers for all identified regions in the State	Х	Х	Interagency Council for the Homeless	Included as a goal for the Homeless Task Force.
	c. Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications		Х	Х	ICHHI	Continuing.
	Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program	IHFA will increase funding for shelters and transitional housing through the program from \$3 million to \$3.5 million	Х		IHFA	Funding goal was increased to \$3.5 million for FY2003.
	Continue to work to improve the FSSA ESG e. application and scoring process to emphasize continuum of care services	FSSA to continue revisions to the application, if needed, to encourage shelter provider integration into continuum of care networks	Х		FSSA	Application was revised for FY2002 to include preferences for transitional housing and shelters for the mentally ill (based on comments from the public forums). Evaluation will be ongoing.
	Implement a Homeless Management f. Information System (HMIS) between 2002 and 2004.	Coodinate with shelters and service providers to implement a statewide HMIS.	Х	Х	Interagency Council for the Homeless, HMIS Task Force.	Will continue to work on HMIS implementation.

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
Strengthen the safety net of VI. housing and services for special needs groups	Enhance resources such as FSSA's Shelter Plus a. Care grants that provide rental assistance for people who are homeless or difficult to serve	Work to increase the amount of available resources for better assisting the state's special needs populations that are difficult to serve	Х		FSSA	FSSA received a second Shelter Plus Care award of \$2.2 million.
	b. Continue to participate in and solicit feedback from HIV/AIDS planning bodies.		Х	Х	Lisa Coffman, IHFA	Ongoing.
	Enhance technical assistance and planning c. activities of organizations serving special needs groups	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	Х	Х	Lisa Coffman, IHFA	Technical assistance is an eligible activity under HOPWA. Funding is demand based.
	d. Continue CFF funding for the development of facilities or modifications to existing buildings that benefit special needs populations and/or are required by ADA	Evaluate annually how the program meets identified needs of special populations	Х	Х	IDOC	Funding continuing
	Continue to use HOPWA funding for tenant- e. based housing assistance, rental assistance, and direct client support	Evaluate the allocation of funds between the three program areas annually	Х	Х	Lisa Coffman, IHFA	HOPWA has been used to provide TBRA, emergency assistance, and supportive services in past program years; this will continue.
	Continue using IHFA's Housing from Shelters to f. Homeownership program for owner occupied rehabilitation	Evaluate annually how the program meets identified housing needs of special populations, especially as related to owner occupied rehabilitation	Х	Х	Sheryl Sharpe, IHFA	Funding continuing
	Explore the feasibility of a pilot home g. modification program that could be used for physical adaptability	Research the feasibility of a owner occupied home modification program that could be utilized by special needs groups; consider developing a program, especially targeted at nonentitlement areas	X		Sheryl Sharpe, IHFA	The IN Institute on Disability and Community is examining the best practices in home modification programs; results will be used by the Committee to assess the feasibility of such a program.

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
VI. Continued.	Explore the Home Choice program sponsored by h. Fannie Mae that allows more flexibility in underwriting guidelines for homeownership	Apply to Fannie Mae for participation in the HomeChoice program; if funded, evaluate pilot phase and potential expansion of the program	Х		Sheryl Sharpe, IHFA	Received \$1 million for the pilot program. Program will be continued in FY2003.
	Conduct a survey targeted to the state's migrant I. agricultural workers, to improve upon the knowledge about the needs of this population	Administer a survey of the state's migrant farm worker population			ROI, IACED	This item has been deferred pending a new report by the Governor's Commission on Hispanic & Latino Affairs which will address migrant farmworker needs.
	Seek input from organizations that work with j. special needs populations to guide funding and program formation.		Х	Х	Committee	This action item was implemented during the FY2002 planning process with the addition of new committee members and will continue.
	k. Research the need for tenant-based rental assistance in nonentitlement areas.		х		Committee	New Action Item.
	Explore the option and need for increasing the I. amount of downpayment assistance for persons with disabilities.		х		Committee	New Action Item.
	Explore giving preferences to job training m. programs that work with persons with disabilities.		х		Committee	New Action Item.
	n. Include youth as a special needs population in the Consolidated Plan.		х		Committee	New Action Item.
	Ensure that the State Allocation Plans are o. consistent with the Americans with Disabilities Act.		Х	Х	Committee	New Action Item.

Exhibit VI-8., (continued) Strategies and Action Matrix, FY2000 Five-Year Plan, FY2003 – 2004 Action Items

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
Enhance the local capacity VII. for housing and community development	Continue using CDBG funds for technical assistance.	Determine the need for technical assistance and training, especially as related to environmental issues. If a need is identified, increase funding in these areas	Х	X	IDOC	Program is contining.
	Continue providing funding for application b. training and technical assistance and CHDO training and capacity building activities	IHFA will evaluate the need for both training and technical assistance and continue to fund these programs to the extent allowed by the requirements of the funding source	Х	Х	Sheryl Sharpe, IHFA	Training is continuing.
	c. Continue providing HOPWA training and technical assistance	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	Х	Х	Lisa Coffman, IHFA	Currently provide training to potential grantees upon request.
	d. Continue the statewide forum on grant applications sponsored by FSSA		Х	Х	FSSA	Program is ongoing. The forums are conducted once a year, after the applications are released.
	e. Continue the technical assistance provided by the IN Technical Assistance Consortium	Evaluate the needs of CHDOs through feedback from training provided by the IN Technical Assistance Consortium	Х	Х	IACED	Ongoing.

Source: BBC Research & Consulting.

Exhibit VI-8., (continued) Strategies and Action Matrix, FY2000 Five-Year Plan, FY2003 – 2004 Action Items

Goals	Strategies	Action Items	2003	2004	Committee Member(s) Assigned to Task	FY2003 Goals & Progress
VII. Continued.	Continue to include as part of the Consolidated f. Plan regional forums presentations by agencies on programs, application processes.		Х		Committee	Ongoing.
	$m{g}$. Explore providing more direct training for ESG grantees	Evaluate if grantees require additional training and technical assistance and, if so, establish a training program based on those provided by other HUD programs	Х		FSSA	Ongoing.
	 Explore the creation of core operating fund for not-for-profits 	Explore the feasibility of establishing a core operating fund for not-for-profit entities in the state the provide housing and community development services to the state's low income and special needs populations			IACED, ICHHI	IACED recently conducted a capacity building study for state's CD nonprofits. Goal of study was to develop a business plan and identify system resources of supporting nonprofits on a statewide level. Results will be used by the Committee to evaluate this task.

APPENDIX A. List of Key Participants

APPENDIX A. List of Key Participants

Indiana's 2003 Consolidated Plan Update was a collaborative project. The Indiana Department of Commerce and the Indiana Housing Finance Authority were responsible for overseeing the coordination and development of the plan. The Indiana Family and Social Services Administration (FSSA) assisted in development of the Plan.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), Rural Opportunities Inc. (ROI), The Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development (HUD). A list of the key people involved in the development of the plan follows.

Kelly Boe	Wendy Landes
Greg Beumer	Chuck Martindale
Rosemary Carney	Deborah McCarty
Lisa Coffman	Renitra Moore-Marion
John Dorgan	Amy Murphy-Nugen
Christie Gillespie	Annette Phillips
Susie Harmless	Erika Scott
Martha Kenley	Sheryl Sharpe
Michelle Kincaid	Patrick Taylor
Judy Kochanczyk	

In addition to these key players in development of the Plan, more than 650 citizens participated in the planning process by responding to a community survey, attending regional public forums, or submitting written comments to the Consolidated Plan Coordinating Committee. A list of participants in the regional forums is attached; public comments are located in Appendix E. Their input was very welcome and their thoughts much appreciated.

Regional forum attendees

Valparaiso Forum

Amy Abatie Gary Mitchell

Opportunity Enterprises/Housing Housing Opportunities, Inc.

Opportunities, Inc.

Elsie Anderson Tammy Osburn

The Villages Housing Opportunities, Inc.

Elenia Daniels Alisa Paris FSSA/DFC/HCSS St. Jude House Megan Haller Nancy Pekarek Gary Citywide CDC City of Valparaiso Tom Isakson Cynthia Pruitt

IDOC

CCA/Spring Valley Shelter

Gervay Jordan Steve Seifert Housing Opportunities, Inc. Bonar Group

Debbie Kardos Cindy Standiford

Housing Opportunities, Inc. Housing Opportunities, Inc.

John Kennedy Caroline Shook

Housing Opportunities, Inc. **IDOC**

Sharon Kish Madge Whickcar United Way of Porter Co. United Way of Porter Co.

LaTosha Knight Michael Wright

Housing Opportunities, Inc. **Bothers Uplifting Brothers**

Warsaw Forum

Erma Aker Karen Markward AIDS Task Force Northeastern Center

Dawn Chapin Brent Martin

AIDS Task Force Plymouth Industrial Dev. Co.

Beth Donovan Anne Morris Northeastern Center Consultant

Kay Fleck Cyneatha Millsaps Whitley Crossings Neighborhood Corp. Family Services, Elkhart Co.

Phyllis Greener Bob Murphy R.P. Murphy & Assoc. R.P. Murphy & Assoc. Cheryl Grimes Gary Nillardes

United Way of Dekalb Peru, Miami Co. EDC Derrick Hayes Darlene Redinger

National City Bank Combined Community Services

Julie Hill-Lauer Cindy Rogers

Dekalb Co. Step Ahead State Independent Living Steering. Committee

Christy Householder Peru/Miami Co. EDC

Josh Hyde Resident

Connersville Forum

Nick Bilz Melissa Matney

Economic Development Group

Jeremy Moore

Jack BurnsAmy MerrittCo. CouncilIACED

Chuck Barker

AIDS task Force Southeast

Christi Collins Amy Murphy-Nugen

BSU

Julie ConleyChristy MyersAIDS Task Force SECIBall StateMauri ConnellNicholas

Mayor

Fay Dalton Heather Rose CMHS-Muncie Ball State

Gary Dafutter Debbie Shaw

CMHS-New Castle Community Development

Jared Edwards Craig Sklenar

BSU

Candace L. Fegley
IPAS Indiana Protection
Jason Fontaine
Community Education Coalition
Nic Glyshaw
Jill Sprague
Ball State
Tom Stephens
Ball State
Glen Stewart

ATFSCI

Tim Gustalson Patty Stewart
BSU ATFSCI

Toby Hill Brett Thomas
AIDS Task Force Southeast Central West Ball State

Jarrett Hubbard Kelley Trumball

Indiana Independent Living Intiative

Laura Kostanski Treut Woodward

Ball State

Jeff Levenburger Jon Ludwig Ball State

Jasper Forum

Debby Beavin IN 15 R.P.C.

Theresa Criss-Hartwigg IN 15 R.P.C.

Jackie Evans ATTIC, Inc.

Vic Fapoliti

Evansville Housing Authority

Jeff Printt IN 15 R.P.C. Mike Strahl USDA RD Terri Weyer USDA RĎ

Sellersburg Forum

Barbara Anderson

Haven House Services

Brian Bigelow Haven House Services

Maxine Black

Haven House Services

Brenda Blankenbarken

Resident

Pixie Burkhead

Haven House Services

Marvin Burns

Haven House Services

Rick Carter

Haven House Services Phyllis Cartwright Haven House Services

Rick Carter

Haven House Services

Paula Craig

Blue River Service

Dustin

Vicky Franklin Haven House Services

Greg Gapsis Evening News/Press

Betty Gablert Haven House Services

Charles Grouper Haven House Services John Miller

New Alberg CADO

Melly Miller Ball State

Jenny Millspaugh

J. Millspen

Erin O'Keefe

Haven House Services

Luis Perez

Haven house Services

Phyllis Pooh S.K. Wilson Assoc.

Christy Reynolds Haven House Services

John Rosenbarger

Anna Smith

N. Smith

Karen Surface SICIL

Peggy Tapscott

SICIL

Lisa Thompson Agency

Betsey Vonderheide City of Madison

Sellersburg Forum (continued)

Lisa Hansen Stephanie Waddell Haven House Services Haven House Services

Raymona Jackson Darlene Webster

Haven House Services SICIL

Bruce Jefferson Marcia Wilkins ICRC Marcia Wilkins Haven House Services

Carolyn King Vicki Whittinghill

Scott Co. Partnership Resident

Mark Lindenlaub Sharon K. Wilson Housing Partnerships, Inc. S.K. Wilson Assoc.

Carllond Lowe Angela Wolfe

Jefferson Housing Authority Haven House Services

Peggy McCullum Sister Barbara Ann Zellergo

Haven House Services Providence Self Sufficiency Ministries

Greencastle Forum

Rosie Carney DMHA-FSSA

Kris Ellingwell Twin Oaks

David Feil

Opportunity Housing

Sheryy McLawonlan

Indiana Dept. of Commerce

Mayor Michael

Mayor

Sharon Pierce

The Villages of Indiana

Norm Reimondo

City of Crawfordsville Planning& Zoning

Jennifer Shook Family Service

Robert Smith

IRCK

Ann Sumner

National City Bank

David Thomas

Ronald Travis

Town of Clay City

Dave Ziegler FoCo Comm

Dave Ziemba

Mayor's Office

APPENDIX B. Consolidated Plan Certifications

APPENDIX B. Consolidated Plan Certifications

This appendix contains the Consolidated Plan certifications and the Form SF-424, Application for Federal Assistance. Each certification and form has been signed by a representative of the agency responsible for administering the funding. The Indiana Department of Commerce administers CDBG funds; the Indiana Housing and Finance Authority administers HOME funds and HOPWA funds; and the Indiana Family and Social Services Administration administers ESG funds.

Certifications are available upon request:

State of Indiana Department of Commerce One North Capital Avenue, Suite 600 Indianapolis, IN 46204 (317) 232-8831

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

- Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
- 2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
- Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
- Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
- 5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of euch affected grant;
- Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- Making a good faith effort to continue to maintain a drag-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the State's knowledge and belief:

- No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- It will require that the language of paragraphs 1 and 2 of this certification be included in the
 award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts
 under grants, loans, and cooperative agreements) and that all subrecipients shall certify and
 disclose accordingly.

Authority of State — The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan — The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

-6

Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments - It has or will comply with the following:

- It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
- It engages in or will engage in planning for community development activities;
- It provides or will provide technical assistance to units of local government in connection with community development programs; and
- 4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.
- Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.
- Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

- Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2002 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

- Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:
- It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.
- However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.
- It will not attempt to recover any capital custs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

- A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Compliance with Laws - It will comply with applicable laws.

Signature/Authorized Official Date

Executive Divertor

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

- By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
- The certification is a material representation of fact upon which reliance is
 placed when the agency awards the grant. If it is later determined that the
 grantee knowingly rendered a false certification, or otherwise violates the
 requirements of the Drug-Free Workplace Act, HUD, in addition to any other
 remedies available to the Federal Government, may take action authorized under
 the Drug-Free Workplace Act.
- 3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
- 4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
- If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
- The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)
Indiana Department of Commerce, One North Capitol Avenue, Suite 700, Indianapolis, IN 46204
Indiana Housing Finance Authority, 115 W. Washington Street, Suite 1350, Indianapolis, IN 46204
Family and Social Services Agency, 402 W. Washington Street, IGCSouth W386, Indianapolis, IN 46204

- Check ____ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.
 - Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:
- "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15):
- "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;
- "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;
- "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

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Page 1 of 2

form HUD-424 (01/2009) ref. OMB Circular A-102

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equested, and conque	ede the funding mail to the certifications.	ris shown belo	w, listing each	program for whi	on HUD fun	ding is being			
Grant Program*	HUD Share	Applicant Meloh	Other HUD Funds	Other Federal Share	State Share	Local/Tribal Share	Other	Program Income	Total
HOME Investment Partnerships Program	816,744,000	25% of project costs					cuo		\$16,744,000
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Grand Totals	\$16,744,000								\$18,744,000
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form HUD-424 (01/2003) ref. OMB Giroular A-102

HOME Certifications

The State certifies that:

Tenant Based Rental Assistance - If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's Consolidated Plan.

Eligible Activities and Costs – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in 92.214.

Appropriate Financial Assistance – Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Kimberly A. Wizef Executive Director

Indiana Housing Vinance Authority

BBC Research & Consulting

ESG Certifications

- The State seeking funds under the Emergency Shelter Program (ESG) certifies that it will ensure that its recipients of ESG funds comply with the following requirements:
- Major rehabilitation/conversion -- In the case of major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the rehabilitation is not major, the recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.
- Essential Services Where the assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.
- Renovation Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.
- Supportive Services It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance for such individuals.
- Matching Funds It will obtain matching amounts required under 24 CFR §576.71.
- Confidentiality It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.
- Homeless Persons Involvement To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under this program, in providing services assisted through this program, and in providing services for occupants of such facilities.

Consolidated Plan - It is following a current HUD-approved Consolidated Plan or CHAS.

Signature/Authorized Official

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Title

Application for Federal Assistance			partment of Housing can Development	CMB A	pproval No.2501-	0017 (mg. 08/31/2005)
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Previous versions of HUD-424 and 424-M are obsolete

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he applicant must provide		shown below	, listing each p	program for whic	h HUD fund	ling is being			
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Grant Program*	HUD Share	Applicant Match	Other HUD Funds	Other Federal Share	State Share	Local/Tribal Share	Other	Program Income	Total
Housing Opportunities for Parsons with AIDS	\$792,000								\$792,000
Grand Totals	\$750,000						711		\$792,000
Certifications									
Jerunications I certify, to the best of my if the applicant, to any pon longress, an officer or em if this Federal grant or its ir will be peld for influence liscatesure Form to Report irrilizing perity and disactor irrilizing perity and disactor	sen for influencing ployee of Congree retermion, renewa ng or attempting to Lobbying. I certif	or altempting is, or an emplo i, arrendment influence the	to influence a sysse of a blem or modification persons listed	on officer or emp doer of Congress n. If funds other I above, I shall o	loyee of an in connect than Feder emplate and	agency, a Memb ion with the awar rel appropriated fi i submit Standar	er of sting unde have t Form-LLL		
Federally recognized India is a result of the coercise of these and TDHEs establish This application incorpora	on Tribes and tribe of the bibe's sover hed under State b	mign power er six are not exc	e excluded fro luded from the	rs, ooverage of the statute's covera	e tiynt Am gs.	ondeword, but Shid	e-recognice	d bridger	
the funding you are seekir information in this applical the agreement.	ng the Assurances	and Certificat	ions currently	on file with HUC	. To the be	att of my knowled	ige and belie rely in awa	rt, sit urding	
Timber L	J.a.	My			Name (print	(ed)	Kimberty A	L Wilde	-210,,,,,;=
	Recutive Directo	1 0					3/2	(Shoon)	

Previous versions of HUD-424 and 424-M are obsciets.

Page 2 of 2

form HUD-424 (01/2003) ref, OMB Circular A-102

HOPWA Certifications

The State certifies that:

Activities - Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building - Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

- For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance.
- For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Kimberly A. Wize, Executive Director Indiana Housing Finance Authority 3/27/03

Date

APPENDIX C. Community Survey Instrument

APPENDIX C. Community Survey Instrument

In January 2003, approximately 4,300 surveys were distributed to local government officials, community leaders, housing providers, economic development professionals, social service organizations, and others. The survey asked respondents a number of questions about housing and community development needs, including fair housing accessibility, in their communities. A total of 477 surveys were returned, for a response rate of about 12 percent.

Surveys were received from 90 of the 92 counties in Indiana, which was excellent coverage, especially given the comprehensiveness of the survey. About 26 percent of the survey respondents represented local governments in the State, 12 percent were housing providers, 10 percent were social service providers, and the remaining respondents represented other types of organizations (e.g., advocacy, health care providers).

A copy of the survey follows.



Indiana Housing Finance Authority



January 27, 2003

Re: State of Indiana Housing & Community Development Needs

To All Interested Parties:

The State of Indiana is currently preparing its 2003 Consolidated Plan Update – a report required by the U.S. Department of Housing and Urban Development in order to receive housing and community block grant funding. In FY2003, the State is eligible to receive \$57 million in Federal housing and community development assistance. In the past, these dollars have funded homeownership and rental assistance programs, construction of homeless and domestic violence shelters, water and sewer infrastructure improvements, and programs that assist people with special needs. The funds are distributed by the State of Indiana to local governments and nonprofit housing and community development organizations throughout the state.

BBC Research & Consulting is assisting the State with the preparation of its FY2003 Consolidated Plan. We are working in association with the Indiana Department of Commerce, the Indiana Housing and Finance Authority and the Family and Social Services Administration.

We want to know about your community's needs. Public participation is an integral part of the Consolidated Planning process. We are conducting three large outreach efforts this year:

- A housing and community development needs survey (enclosed),
- Six regional public forums, and
- Two public hearings.

Survey. Please take a few minutes to fill out the enclosed survey, and return it to us in the enclosed postage prepaid envelope by February 18, 2003. We realize that some survey questions may not apply to you specifically, but any input you can provide is valuable to this process and would be greatly appreciated. This same survey has been sent to approximately 3,000 other Indiana local officials, advocates, housing and community development providers and community leaders.

Regional forums. In addition, a series of participatory public forums have been scheduled in locations across the state. These forums have been designed to facilitate discussion about housing and community development issues. Below is a list of meeting dates, times and locations. Your input is welcome at any of the forums.

■ *Valparaiso*: Housing Opportunities, Inc., February 18th, from 3 to 5p.m. Local Time.

■ Warsaw: Warsaw Community Public Library, February 19th, from 3 to 5p.m. Local Time.

■ *Connersville:* Fayette County Public Library, February 20th, from 3 to 5p.m. Local Time.

■ Jasper: Jasper City Hall, February 24th, from 3 to 5p.m., Local Time.

■ *Sellersberg:* Ivy Tech, Room C 46, February 25th, from 3 to 5p.m. Local Time.

• *Greencastle:* Putnam County Public Library, February 26th, 3 to 5p.m. Local Time.

Public hearings. In addition, you are welcome to attend one of the two public hearings to review the draft of the FY2003 Consolidated Plan Update. They will be held between 4 and 6 p.m. in Marion on April 12th, and in Franklin on April 14th.

You can also participate in the Consolidated Planning process by sending written comments to:

Consolidated Plan, Indiana Department of Commerce, Controller's Office Grants Management Division One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204-2248.

Contact Kelly Boe at the Department of Commerce, 1-800-824-2476 or 317-232-8800, for more information about the forums and hearings. You can access last year's Consolidated Plan through the Indiana Housing Finance Authority's website at http://www.state.in.us/ihfa and the Indiana Department of Commerce at http://www.indianacommerce.com.

Thank you in advance for your assistance.

Sincerely,

Kelly S. Boe

Indiana Department of Commerce

2003 Indiana Consolidated Plan Update Survey

Please answer each question to the best of your ability. If a particular question does not apply to you, or if you do not have knowledge of the subject matter, please feel free to skip the question.

	Organization (optional)	City, County
1.	Which of the following service categories best desc	ribes you or your organization?
	☐ Advocacy/education	Health care provider
	Affordable housing provider	☐ Homeless shelter
	☐ Citizen	Legal assistance
	Day care (adult and child)	Local government
	Economic or community development	Property manager
	Employment/training provider	☐ Senior center
	☐ Financial institution/lender	Senior housing provider
	☐ Group home	☐ Social service provider
		☐ Other
Hous Inven	tory/Quality	
Inven For sta	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree.	Strongly Agree; 2Agree; 3Neither Agree nor Disagre
Inven For sta	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree. "There is enough housing in this community to me	eet the demand."
Inven For sta	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree.	
Inven For sta 4Dis	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree. "There is enough housing in this community to me	eet the demand."
Inven For sta 4Dis 3.	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree. "There is enough housing in this community to me	eet the demand."
Inven For sta 4Dis 3.	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree. "There is enough housing in this community to me 1 2 3 "The housing stock in this community is in good community."	eet the demand." 4 5 ondition." 5
Inven For sta 4Dis 3.	tory/Quality tements 3 through 8, please indicate whether you: 1. sagree; or 5Strongly Disagree. "There is enough housing in this community to me 1 2 3 "The housing stock in this community is in good community is in good community."	eet the demand." 4 5 ondition." 5

	山 1	□ 2	□ 3	4	4 5	
7.			ou rate the qualit being Very Poor		nousing stock in this community	
	1	2	□ 3	4	□ 5	
8.			ou rate the quali being Very Poor		ousing stock in this community	
	1	2	□ 3	4	□ 5	
Afford	ability					
	ements 9 and 10, agree; or 5Stro		whether you: 1.	Strongly Agree; 2	Agree; 3Neither Agree nor D)isagree;
9.	"There is enoug	gh affordable si	ngle family housi	ng in this commun	ity."	
	1	2	□ 3	4	□ 5	
10.	"There is enoug	gh affordable re	ental housing in th	nis community."		
	1	2	□ 3	□ 4	□ 5	
11.	Please estimate	the current mo	onthly rent for the	following size uni	S.	
	Studio/Efficien 1 Bedroom 2 Bedroom	\$				
12.	To your knowle	edge, what is th	ne average value o	of a "starter" home	· s	
12. 13.	-	_	_		% most in your area?	
	-	_	_		most in your area?	
	☐ Multifamil ☐ Single fam ☐ Transitiona ☐ Emergency ☐ Subsidized	n, which of the f y apts. ily housing al housing y shelters	_	g types are needed	most in your area?	
	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (plea	n, which of the factorial states and the states all housing by shelters all housing ase specify)	following housing	s types are needed Purchase p \$ \$ \$ \$	most in your area? rice Rent \$	
13.	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (plea	n, which of the factorial states in pedime with a down parts.	ent to owning a housing	\$ types are needed Purchase p \$ \$ ome in your common land poor or in land land land land land land land lan	most in your area? rice Rent \$	oo high
13. 14.	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (plea	n, which of the factorial states in pedime with a down parts.	ent to owning a housing	\$ types are needed Purchase p \$ \$ ome in your common land poor or in land land land land land land land lan	most in your area? rice Rent \$	oo high
13. 14.	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (pleat What is the gre Coming up Location of Condition of	n, which of the factorial states impedimental with a down paraffordable hous faffordable ho	ent to owning a ho nyment sing using	\$ types are needed Purchase p \$ \$ ome in your common land poor or in land land land land land land land lan	most in your area? rice Rent \$	oo high
13.	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (pleat What is the gre Coming up Location of Condition of	n, which of the factorial states impedimental with a down paraffordable hous faffordable ho	ent to owning a ho nyment sing using	\$ types are needed Purchase p \$ \$ ome in your common land poor or in land land land land land land land lan	rice Rent S S S S S	oo high
13.	In your opinion Multifamil Single fam Transitiona Emergency Subsidized Other (pleated) What is the gre Coming up Location of Condition of Condition "Homeowners 1	y apts. ily housing al housing y shelters I housing ase specify) atest impedime with a down pa affordable hous f affordable hous in this commun	ent to owning a horaxing a horaxing using	\$ types are needed Purchase p \$ \$ ome in your common land poor or in land lity Lack of in land lity afford to make min	rice Rent S	oo high

Special Needs Housing

For statements 17 through 23, please indicate whether you:

1Stro	ongly Agree; 2	Agree; 3Nei	ther Agree nor Disag	gree; 4Dis	agree; or 5	Strongly Disagree.	
17.	"The housing a	nd related nee	ds of people who are	homeless a	re adequat	ely served in this community."	
	□ 1	□ 2	□ 3	□ 4	[□ 5	
18.	"The housing a	nd related nee	ds of people with ph	ysical disab	ilities are a	dequately served in this commun	ity."
	□ 1	□ 2	□ 3	4	[□ 5	
19.	"The housing a	nd related nee	ds of people with dev	velopmenta	l disabilitie	s are adequately served in this co	mmunity."
	□ 1	□ 2	□ 3	□ 4	[□ 5	
20.	"The housing a in this commun		ds of people with sev	vere and pe	rsistent me	ntally illnesses are adequately ser	rved
	□ 1	□ 2	□ 3	□ 4	[□ 5	
21.	"The housing a	nd related nee	ds of the elderly are a	adequately:	served in tl	nis community."	
	□ 1	□ 2	□ 3	□ 4	[□ 5	
22.	"The housing a	nd related nee	ds of people with НГ	V/AIDS are	adequatel	y served in this community."	
	1	□ 2	□ 3	4	[5	
23.	"The housing a	nd related nee	ds of seasonal farm v	vorkers are	adequately	served in this community."	
	1	□ 2	□ 3	□ 4	[5	
24.	For the special better met? Ple			s above, ho	w can the h	ousing and related needs be	
25.	Please identify populations. C			munity that	are curren	tly available to special needs	
	☐ Transportat	tion	Job Training			d/Adult Day Care	
	☐ Meals☐ Case Manage☐ Other		☐ Health Care ☐ Home Repair Ass —	sistance		tance Abuse Treatment idy for housing	
25a.	Are these service	ces adequate?	Please explain.				
							
26.	Please list any s	supportive serv	vices that are <u>not</u> ava	ilable but aı	e in demar	nd:	

Lead Based Paint Hazards 27. Are there adequate funds to address lead based paint hazards in housing? ☐ No ☐ Yes 28. Is there a need for funds to address lead based paint in housing with poisoned children? ☐ Yes ☐ No 29. Is there a need for a partnership between housing and health care providers to address lead based paint hazards and identified properties with hazards? ☐ Yes ☐ No On a scale of 1 to 5 (with 1 being the least and 5 being the most) how much do lead abatement procedures increase the cost of providing affordable housing? □ 1 \square 2 \Box 3 □ 4 **□** 5 **Fair Housing** 31. Is discrimination in housing a problem in this community based on (check those that apply): ☐ Family size or type Race/ethnicity □ Sex ☐ Religion ■ National origin Disability (physical, mental and HIV/AIDS) Other (please identify)_ 32. Are the following barriers to housing choice in your community? Check those that apply. ☐ Cost of housing ☐ Housing discrimination ☐ Distance to employment **☐** Public transportation ☐ Lack of accessibility requirements ☐ Age-restricted housing (e.g., elderly only) for physically disabled Are there zoning or land use laws in your community that create barriers to fair housing choice or encourage housing segregation? ☐ Yes ☐ No If yes, what types of laws?____ For statements 34 through 38, please indicate whether you: 1...Strongly Agree; 2...Agree; 3...Neither Agree nor Disagree; 4...Disagree; or 5...Strongly Disagree. "Minorities, large families, the elderly, and persons with disabilities can obtain desirable housing in any area 34. of my community." 1 □ 2 **□** 3 □ 4 □ 5 "Lower income families are able to refinance their homes at competitive interest rates." □ 1 □ 2 \Box 3 □ 4 □ 5

36.		in my community rtgage lending and		mination is prohi	bited in the sale and r	ental of
	1	2	□ 3	4	□ 5	
37.	_				ng housing discrimina	tion."
	1	2	□ 3	□ 4	□ 5	
38.		g enforcement age on that may occur.		unity has sufficie	nt resources to handle	the amount of
	1	2	□ 3	4	□ 5	
Fair H	ousing Polic	су				
39.	Do you have	the following in t	his community?			
	Fair Housing	g Resolution/Ordi	nance \Box	Yes \Box	l No	
	Affirmative	Action Plan			l No	
	Equal Oppor	rtunity Ordinance		Yes	l No	
40.	Has the Reso	olution/Ordinance	e been approved l	y the State?		
	☐ Yes	☐ No				
41.	Has the com	munity joined forc	ces with any other	r group agency or	r organization to prom	ote fair housing?
	☐ Yes	□ No				
42.	Does this con	mmunity have or l	have access to a C	Civil Rights Comm	nission/Office?	
	☐ Yes	□ No				
43.	Have there b	een housing comp	olaints filed again	st your organizat	ion in the past five ye	ars?
	☐ Yes	□ No				
	If yes, how n	nany? Please desc	ribe the nature of	the complaint(s).		
Most	Important H	lousing Issues				
44.					ues in your service are ious and 10 is the mos	a or community? How t serious?
	<u>Issue</u>				<u>Rate (1 – 10)</u>	
45.	If you could	change elements	of existing housi	ng policy or a si	ngle housing progran	n what would
4 J.		and why? Please		ng poncy, or a si	mare nousing program	i, wiiat wuulu

46.	To your knowledge, which groups of people in this commu and why? (Groups can be categorized by age, income, ethn					
47.	Are there housing policies or programs in other communities Please provide examples.	es that cou	lld benefit tl	nis commu	nity?	
omi	munity Development					
48.	Rank the following community development needs in ord community (with 1 being the least needed and 5 being the			are needed	l in your	
		1	2	3	4	5
	Water and sewer systems improvements.					
	Child and adult care facilities					
	Facilities and shelter for special needs populations (e.g., persons with disabilities, persons who are homeless)					
	Downtown business environment revitalization					
	Emergency services (e.g., fire stations and equipment)					
	Community centers					
49.	Rank the following <i>barriers</i> to community and economic decommunity (with 1 being the smaller barrier and 5 being the			f magnitud	e in your	
		1	2	3	4	5
	Job growth					
	Jobs that pay livable wages					
	Educated work force					
	Lack of affordable housing					
	Poor quality public infrastructure					
	Lack of quality commercial and retail space					
	Lack of available funds to make improvements					
	Lack of mixed income housing developments					
	Lack of accessible housing for individuals or families					
50.	To your knowledge, has the number of jobs in this commun	nity increas	sed or decre	ased over t	he past 5 ye	ars?
	☐ Increased ☐ Decreased ☐ D	o not knov	W			
51.	Has the perception of this community gotten better or wors	se over the	last 5 years	? Why?		

52.	In your opinion, what are the three most importa your service area or community (e.g., specific i populations, revitalization of the central business them on scale of 1 to 10, with 1 being the least imp	infrastructure in s district or targ	nprovements, facilities for eted neighborhoods)? Ple	special
	Need		<u>Rate (1 – 10)</u>	
		_		
		_		
Hous	sing and Community Development Program	IS		
53.	Are you aware of the following programs admir (IDOC) and the Indiana Housing Finance Authorit		Indiana Department of Co	mmerce
	Community Focus Fund	☐ Yes	□ No	
	Housing from Shelters to Homeownership	☐ Yes	□ No	
	Foundations	☐ Yes	□ No	
	CHDO Works	☐ Yes	□ No	
54.	Has this community applied for and/or utilized th	ne following fun	ding sources for local proje	cts?
	Community Focus Fund	☐ Yes	☐ No	
	Housing from Shelters to Homeownership	☐ Yes	☐ No	
	Foundations	☐ Yes	□ No	
	CHDO Works	☐ Yes	□ No	
55.	If yes, how has this community utilized program f	unding?		
	Program:		How	used:
56.	Do you have any suggestions on how IDOC and II	HFA can improv	e these programs? Please e	explain.
	Program: Suggestion	ons for improve	ment:	
	-			
57.	Have you heard of the Housing Opportunities for	People with AII	OS (HOPWA) program?	
	☐ Yes ☐ No			
58.	Do you know how to access HOPWA funding (e.g funding, etc.)?	g., agency to cont	act, process of applying for	,
	☐ Yes ☐ No			
59.	What is most needed in your community to meet t	he needs of pers	ons with HIV/AIDS?	
	☐ Housing information	Rental h	-	
	☐ Single family housing		ce with utilities	
	Assistance with rental/mortgage payments	☐ Support	ive services	

Do you have suggestions for how IHFA can l	better implement the HOPWA program?
_	
Have you heard of the Emergency Shelter Gr	rant (ESG) program?
☐ Yes ☐ No	
Do you know how to access ESG funding (e.g	g., agency to contact, process of applying for funding, et
☐ Yes ☐ No	
What is most needed in your community to r	neet the needs of persons who are homeless?
☐ Housing information	☐ Emergency shelters
Transitional housing	Supportive services
Operating subsidies for shelters	Homeless prevention activities
	☐ Other
Do you have suggestions for how the state ca	un better implement the ESG program?
Suggestions for improvement:	
buggestions for improvement.	

APPENDIX D. Community Plan Participation

APPENDIX D. Citizen Participation Plan

The Citizen Participation Plan described below is the evolution and actualization of many years of thoughtful broad base and targeted planning. It was drafted in accordance with Section 91.401 of HUD's State Consolidated Plan regulations. The plan was developed around a central concept that acknowledges residents as stakeholders and their input as key to any improvements in the quality of life for the residents who live in the community.

Each year the Citizen Participation Plan is revised to enhance the participation efforts of the previous year; this year was no different. The emphasis of the plan is to provide citizens in the State of Indiana maximum involvement in the development of issues and program initiative priorities. Every year the citizen participation plan is designed to provide citizens equal access to become involved in the planning process regardless of age, gender, race, ethnicity, disability and economic level. Each year there is a special effort to reach sub-populations who are marginalized in most active participation processes. For example, in 2001 the Citizen Participation Plan included regional forums targeted to persons with disabilities and in 2002 information on the Citizen Participation process was distributed in Spanish as well as English, to encourage participation by the State's Spanish-speaking populations. In 2003, again, we attempted to broaden participation of special needs population by increasing communication with advocates. In addition, a member of the Consolidated Planning Committee participated in a workshop that modeled the forum exercises. Thus, we can safely say from the onset of the first community forum to the distribution of the surveys and writing of the plan, the voices of Indiana residents, government officials, nonprofit organizations, special needs populations and others were heard loud and clear and have been reflected in the drafting of the document.

The participation process was developed and monitored by a Consolidated Planning Coordinating Committee consisting of representatives from the Indiana Department of Commerce (IDOC), the Indiana Housing and Finance Authority (IHFA) and the Indiana Family and Social Services Administration (FSSA). The committee also includes representatives from the Indiana Association for Community and Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), the Indiana Coalition on Housing and Homeless Issues (ICHHI), Rural Opportunities, Incorporated (ROI), and the Indiana Institute on Disability and Community. In addition, the State representative from the U.S. Department of Housing and Urban Development served as an advisor to the committee. The purpose of the committee was to monitor the drafting of the plan from initiation to submission.

The participation process. The participation process included six phases and took six months to complete. There were multiple approaches used to inform residents of the process and then gather community opinions. Citizens throughout the State were actively sought out to participate and provide input for the process. The process entailed six phases: Phase I. Development of Process Resources and Distribution of Process Information; Phase II. Forum Preparation and Implementation; Phase III. Target Population Survey Distribution; Phase IV. Strategic Action and Allocation Plan Development; Phase V. Public Hearing; and Phase VI. - Comment Period.

Phase I. Resources Development and Distribution of Process Information. During the month of December 2002, brochures were designed to be informational invitations to all Indiana stakeholders. Like the former year, the brochure was printed in both English and Spanish included a general description of the Consolidated Plan and its purpose, a list of regional forums and times, and a brief description of the four housing and community development grant programs and the three administering agencies. The brochure also included contact information about the many ways citizens could become involved in the process, including methods for submitting public comments. Brochures in both English and Spanish were sent to more than 4,000 individuals and agencies. Copies of the brochure can be found at the end of this section.

Phase II. Forum Preparation and Implementation. Six regional forums were planned and implemented. The forums were regionally distributed with two in the northern, two in the southern and two in the central counties of the State. The forums were scheduled to begin at 3:00 p.m. and last approximately two hours. All of the sites selected for the forums were accessible to persons with disabilities. Community residents and agency representatives were informed of the meetings using many methods: brochures, personal contacts with agencies and media releases.

Each forum had the same format. Participants were asked to complete two exercises identifying the housing and community development needs in their areas as well as a ten minute presentation by an agency representative on their HUD funded programs and contact information. In addition, the forums included a presentation from the Indiana Civil Rights Commission on fair housing.

After introductions, participants were divided into groups to complete the community top issues exercises. Participants were asked to list the top ten issues that face their community. This exercise was followed by presentations describing the issues each group delineated and then by agency presentations that provided forum participants with information about fundable activities and contact information. Next the participants were asked to consider the State programs available to meet their community needs. Participant groups were given a worksheet listing CDBG/community development, CDBG/housing, HOME, HOPWA, and ESG fundable activities and asked to prioritize each grouping.

Like last year, the forums also included a program evaluation exercise conducted by the Indiana Housing Finance Authority. The purpose of the exercise was to solicit input from citizens, grantees and organizations about IHFA programs. The exercise was scheduled one hour before each of the forums.

The forums resulted in information provided by participant groups that was used to revise the five year Strategic Plan, develop the One Year Action Plan and craft the agency allocation plans for the FY2003 program year.

Phase III. Key Person Survey Distribution. During January 2003, more than 3,000 surveys were sent to local government leaders, providers of housing, health, and other community services, members of housing and community coalitions, and other interested parties. The response rate on the surveys was 12 percent. The cover letter accompanying the surveys contained information about other elements of the citizen participation process, including the dates and times of the regional forums, the public hearings and the public comment period. Survey results are presented in Section III of the Consolidated Plan.

Phase IV. Strategic Action and Allocation Plan Development. After the survey and forum data had been analyzed, the Consolidated Plan Coordinating Committee held a workshop to evaluate the five year Strategic Plan crafted in FY2000 and develop the One Year Action Plan for FY2003. Development of the Action Plan was a threefold process. First, members of the Committee read draft sections of the Consolidated Plan individually. Second, the results of the key person survey and forums were presented and discussed at the workshop. The Committee then completed an exercise which compared the identified needs to the action items developed as part of the five year Plan, discussed any gaps, and worked together to revise the five year Strategic Plan and develop a new One Year Action Plan.

Phase V. Public Hearing. Citizens and agency representatives were notified of the publication of the draft during the forums and by public notification in newspapers throughout the State. Those attending the forums were sent Executive Summaries of the report and a draft of the report was posted on the Indiana Housing Finance Authority and the Indiana Department of Commerce's websites.

On April 14 and 16, 2003, public hearings were held in Marion and Franklin. The hearings were held from 3:00 p.m. to 5:00 p.m. During the session, executive summaries of the Plan were distributed and instructions on how to submit comments were given. In addition, participants were given an opportunity to provide feedback or comment on the draft. A copy of the handouts distributed during the public hearings is attached to this section.

Phase VI. Comment Period. The 30 day comment period began on April 1 and continued through April 30, 2003. During the comment period, copies of the draft Plan were provided on agency websites; and Executive Summaries were also distributed to the public. Residents were provided information about how to submit comments and suggestions on the draft.

The State responded to the public comments received at the end of the 30-day comment period. Copies of the public comments and the State's response are included in Appendix E.

Aggeler, Heidi

Chris and Heidi Aggeler [aggeler@ecentral.com] From: Wednesday, January 22, 2003 8:03 PM aggeler@bbcresearch.com Sent:

To: Fw: IHFA Program Feedback Subject:

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---- Original Message ----
From: "Nicholas Murphy" <namurphy@ihfa.state.in.us>
To: <ihfa-info@ai.org>
Sent: 08 January, 2003 12:25 PM
Subject: IHFA Program Feedback
> IMFA wants to hear from you! Just a reminder that we'd like your
feedback
> our programs and forums we intend to hold this year by Friday, January
10.
> Please take a moment to respond to a few questions at the link below.
> http://www.in.gov/ihfa/feedback.htm
. ..........
> A Note About IHFA News Services
> IHFA-INFO will be changing! Expect more details soon!
> If you want to unsubscribe from this service, please follow this link,
> http://www.indianahousing.org/news/ihfainfo.htm.
```



IHFA Online: IHFA Program Feedback

The Indiana Housing Finance Authority (IHFA) wants your input on how our programs could be improved and announces a new series of forums being planned to create an opportunity for a dialogue on topics important to the affordable housing industry. Please respond by January 10, 2003.

IHFA's programs offer funding for a variety of housing activities (see list below) and provide flexibility that housing needs can be prioritized at the local or regional level.

As we begin to plan the next program year, we are seeking your response to the questions below.

1. Are there housing needs in your community for which funding is not currently made available?

2. Are there housing needs that do not receive sufficient funding to adequately address the need?

3. Are there organizational needs that inhibit your ability to implement affordable housing programs?

4. Are there aspects of IHFA's programs that discourage you from participating?

Forums

IHFA is creating a new means of exchanging ideas with the affordable housing industry and the public is series of forums to be held next year. The forums will be one-day events on specified topics designed to feedback and ideas, and open up a dialogue on issues important to affordable housing and IHFA's properties. At this point, we are planning a forum for each one of our departments. Rental Housing

Homeownership and Community Development. The types of topics currently being considered include how to serve populations below 30% AMI, Indiana's high foreclosure rate and urban sprawl. However, would like to hear from you. What topics would you like to see covered at these forums?

Type of Organization (i.e. CHDO, local unit of government, developer, lender, realtor)	
Primary County of your work:	

Current IHFA Programs

First Home - Below market interest rate mortgages, some with down payment assistance.

Mortgage Credit Certificates - A federal tax credit on a portion of the interest paid on the mortgage ea year.

Rental Housing Tax Credits - A federal tax credit that provides an incentive for developers to create it affordable rental housing.

Multifamily Bonds - Recommendations made to the Indiana Development Finance Authority for award of bond volume to developers of affordable rental housing.

501(c)(3) Bonds - Bond volume awarded to not-for-profit developers of affordable rental housing.

Foundations – Housing Needs Assessments; Site-Specific Feasibility Studies; Predevelopment Loans; Seed Money Loans

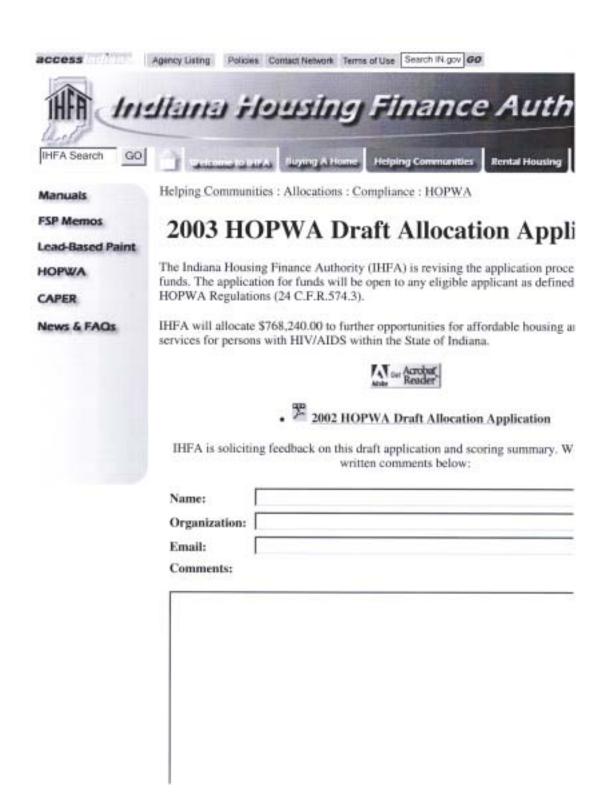
CHDO Works – Operating/Capacity Building Funds for State-Certified Community Housing Developm Organizations (CHDOs)

Housing from Shelters to Homeownership – Rehabilitation and/or New Construction of Emergency Shelters, Youth Shelters, Transitional Housing, Migrant/Seasonal Farm Worker Housing, Rental Housin and Homebuyer Units; Rehabilitation of Owner-Occupied Units; and Homeownership Counseling / Dow Payment Assistance

RHTC/HOME/Trust Fund Combined Funding - Rehabilitation and/or New Construction of Transition Rental Housing

HOME Administrative Subrecipient Funding – Administrative funds for projects with a statewide impact that serve to further IHFA's efforts in implementing the HOME Investment Partnerships Program (HOME)

Housing Opportunities for Persons with AIDS (HOPWA) – Funds to further opportunities for affordationing and supportive services for persons with HIV/AIDS through: Housing Identification; Resource Identification; Rental Assistance; Short-Term Rent; Supportive Services; Operating Costs; and Technical Assistance





We will accept written comments directed to:

HOPWA Coordinator
Indiana Housing Finance Authority
115 West Washington Street
Suite 1350, South Tower
Indianapolis, IN 46204
Fax: (317) 232-7778
E-mail: lcoffman@ihfa.state.in.us

BBC RESEARCH & CONSULTING

PRIORITIZE THE TOP TEN ACTIVITIES/PROGRAMS WITHIN THE FOUR PROGRAM AREAS FUNDED BY HUD?

In each of the program areas listed below, rank the issues listed and provide and explanation of the gap in the current funding that exist.

Community Development Block Grant [CDBG]	HOME Investment Partnerships Funds (HOME)
Community Development Activities	Transitional Hunning
Water	transitional futuring
Sewer	
Scorms water	Rental Housing
Fire Station/Truck	
Senior Citizen Centers	Single Family Homeownership (Homebuyer)
Community Center	- To
Library Expansion	Lease-Princhase
Healthcare Center	
Downtown Revitalization	
Infrastructure in Support of Affordable Homing	Owner-Occupied Housing
Daycare Center	Homeownership Counseling/Down Payment Assistance
Other	
Housing Activities	Homebuyer Refinance
Emergency Sheher	West of the Control o
Youth Shelter	Rontal Refinance
Migrant/Seasonal Farm Worker Housing	
Transitional Housing Rehabilitation	Tenant-Based Rental Assistance
Rental Housing Rehabilitation	Process Advisoration Control (Control Control
Owner-Occupied Rehabilisation	4.1.1
Oyun Payment Assistance	Predevelopment Luna
Femilility Studies	
Housing Needs Assessments	Other
Other	Other

BBC Research & Consulting

Appendix D, Page 10

Housing Opportunities for Persons with Aids (HOPWA)

Emergency Shelter Grants - (ESG)

	Housing Information	Garensris
_	Rental Assistance	Salaries
_	Short Term Reut	Shelter Operations - Management/Rental Payment
_	Support Services	
_	Operating Cost	Shelter Operations - Utility Bills
_	Technical Assistance	Shelter Operations - Other Needs
	Administration	Client Utility Bills
	Acquistion	Client Rental Payment
	Rehabilitation	Client Back Utility Bills
	Repair	Client Security Deposit
	New Construction	Client First Monthes Rera
	Other	Other
_	Fair House	ning Needs
=	Hold a stauwide fair housing summit in your area	Conduct a survey of fair housing tests in your area
	Hold local fair housing training concerning accessible housing and rights to medifications and accommodations.	Recruit members from area to serve on the statewide fair housing cask force
	Hold local fair housing training concerning predatory lending	Implement a local fair housing ordinance in your nown
	Hold Socal fair housing symposia concerning fair housing rights of Latinox or other ethnic group	Distribute fair housing brochures and information in your community
_	Hold local fair housing symposia in a language other than English Indiana Civil Rights Commission partner with a government or private organization or advocacy group in your area to promote fair housing	What languages besides English would be useful! Target a specific fair bousing concern in your community

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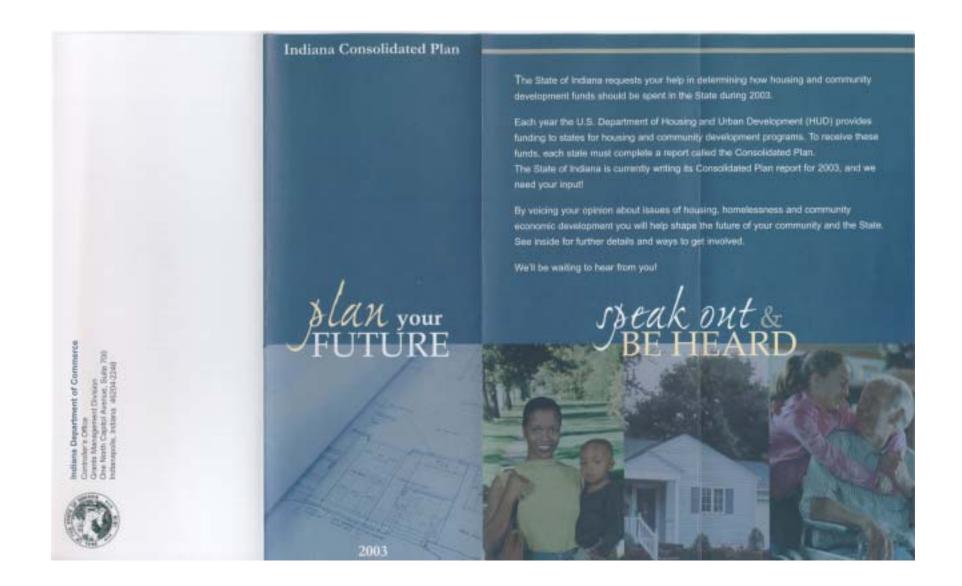
Appendix D, Page 11

WHAT ARE THE TOP TEN ISSUES YOUR COMMUNITY FACES?

Issue/Detailed	ist the top ten issues your community faces and provide a bi Description	
1	- IA'er'	
2		
3		
4		
5		
6		
7		
8		
9		
10		
10		

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Appendix d, Page 12



BBC Research & Consulting Appendix d, Page 13

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

Purpose: COSG grants are made to communities for opportunities or interovements of infrastructure including severa and waterfree, main street systelization, public facilities. (e.g., contractly centers) and special results facilities. The program offers both financial and between assistance. Each year, a portion of CDBO funding is allocated to hosting. programs administered by the Indiana Housing Finance Authority (HIFA). Aguncy: Indiana Department of Commerce (IDCC) Contact Information: Community Development Office of 317.232.8811 or, for housing programs, contact IHFA at 1.800.872.0371 or 317.232.7777.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

Purpose: HONE grants are made to provide decent, safe and affordable housing to the citizens of Indiana. Funds are provided for a variety of putstine, including not abilitation of owner-occupied and rental frozing, boosing purchase institation. provision of transitional housing and housing development. Agency: Indiana Housing Finance Authority (HFA) Contact Information: IHFA Development Specialist 1 RDS 672 0071 or \$17,232,7777. Or unit BHFA's website at www.indocumentage.org.

EMERGENCY SHELTER GRANTS (ESG)

Purpose: The ESG program is changeed to help improve the quality of existing energing shelters for the homerous, create additional enlargency shelter space, help shedors must operating costs and prevent homelessness. Agency: Family and Social Sievies Agency (FSSA). Contact Information: Energency Sheller Program Executive, Hambu Micon-Markon at 317 292 7117, or 1 800 822 8973.

HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)

Purpose: HOPRA provides housing manatance and reliated survious for low-income persons with HEVADG and their furnities. Eligible activities include learned based traveling ausdance, fouring development and rehabilitation, comparise survives, but your assistance, spending costs of housing and short term root and utility and mortgage assistance to prevent homelessness.

Agency: Indiana Housing Finance Authority (1994). Contact Information: HOPMA Coordinator, Lina Commun. at \$17,252,5777, ar

1.800.822.0071, or visit E-EWs website at www.indianutrousing.org.

Regional Forum Schedule

February 18th, 2003

Pleasing Opportunities, Inc. 2001 Evens Avenue Moorena, IN: 41353 3 to 5 p.m. Linear Time

February 19th, 2003.

Warsow Community Public Litrary 210 East Main Street Warson, Nr. 48500 3 to 5 p.m. Least Time

February 20th, 2003

Fayets County Public Library 528 North Grand Avenue Concernatio, EV 47531 It to 8 p.m. Lease Tone-

February 24th, 2003

Assor City Hall Jusper, Nr. 47545 3 to 5 p.m. Legal Time

February 25th, 2003

Selections by Tech. Room II 46 8204 Highway 311 Selevatury, N. 47172 3 to 5 p.m. Local Time

February 26th, 2003

Purson County Public Library 103 East Pepial Mont Dreescocks, IN 49115 I to 6 p.m. Lame Time

You can participate in the Consolidated Plan process by attending one of the regional forums, a public hearing, or by sending us your witten comments.

REGIONAL FORUMS

Citizens, service and housing providers, advocates and elected officials will come together to discuss the most pressing needs in their communities. The forums will include presentations by the Consolidated Plan. Committee that describe the HUO programs and how to apply for funding. The schedule for the 2003 forums is located at the left. Please try to join ust

Before the furums, between 2 and 3 p.m., IHFA will be huising comment sessions to receive input about their housing programs. For more information, contact Sharyl Sharpe at 317.232.7023.

PUBLIC HEARINGS
The Consolidated Plan Committee will hold two public hearings about how the state plans to allocate 2003 housing and community development funding. The hearings will be held in Franklin and Marlon on April 14th and 16th between 3 and 5 p.m. Call 1,600,842,2476 for locations. and more information.

WILLTEN COMMENTS

If you are unable to arrend the forums and the public hearings, make sure that you send us it letter detailing your ideas about how funding should be allocated in the State. Send your comments to:

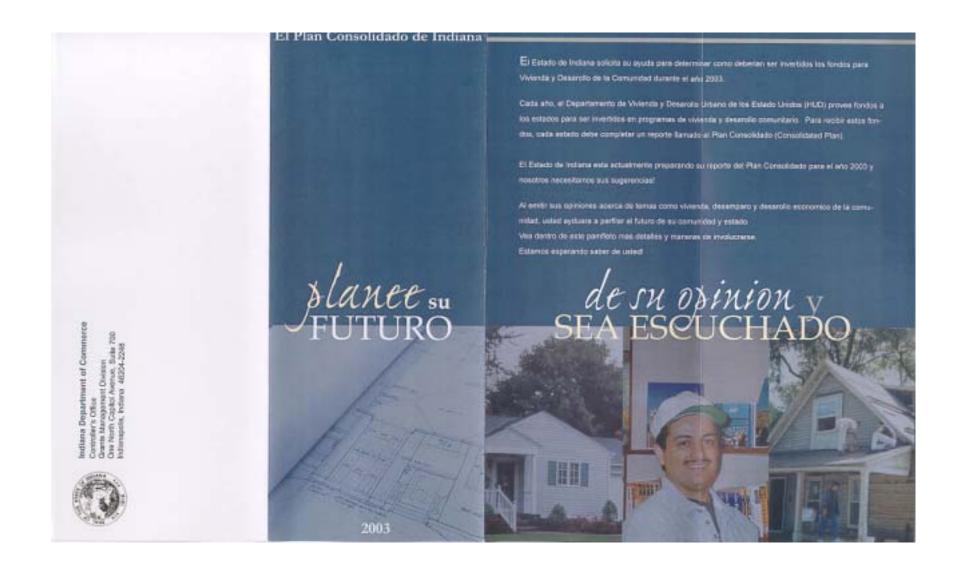
Consolidated Plan, Indiana Department of Commerce Commerce Office, Grants Management Distator Cris North Captel Avenue, Suite 700 REINIGORO, Indiana 46204-2248.

NEED MORE INFORMATION?

Contact Kelly Boe at the Indiana Department of Commerce at: 1.800.824,2476 or 317,232,8800

You may also access the plan and send comments through the Indiana Housing Finance Authority's website at www.indianahousing.org.

BBC RESEARCH & CONSULTING APPENDIX D. PAGE 14



BBC Research & Consulting Appendix d, Page 15

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

Properties: Las annonces de CERS de Faces à personnée année abacte de contra de region is infrastructure indicents economists, resources to pales principales, services auto-AND THE CONTRACTOR OF PROPERTY AND PROPERTY german in Admin, his que sur alternaciona par el Indone Historia Filipson Autoria, 1994).

Agendia: Indonesia Digestraria el Commente (1000).

Informest: Commente, Development Office al las 317 202 8811 el para jungament de securito lama el Informest. Del 212 2021 o el 117 202 1777.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

the largest the sufficient of the street of a state of a country, against the sufficient of a substitute of

Agencia: Industrianny Francia Autorio 847A). Informer: AFA Development Developed at let 1 MO ATS ATT - NOT 202 TOTAL

EMERGENCY SHEETER GRANTS (ESG)

Propositor: Ill accesso di la constanza della constanza di la de amergencia estaturiar para ira desarramenta, man sepecias adicionias ar los abarques de

Informes: Energy Shater Program Specialist Flavors Scientification at all 217-232-7117.

HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)

achillates singlites incluyer aguins a reguline, desentin habbucinary principlication, services to aguin, sections between termin control specificars as vivorite y wine a considerate services politicary y satisface reprocess can all fin de pravets of decembers.

Agencial: Indiana Housing Process Authority (INFA).

Informes: HONG Commission Line College of the 117 200 7777, puri 1808 877 0071. O va-In its pages Will were into anough any

Herario de Feros Regionales

Febrees 18th, 2003 Housing Opportunities, Inc.

2001 Evens Avenue VACHWARD NV 45365 3 to E-p.m. Hors Coost

Febrero 19th, 2003

Viersay Viersay Coremany Public Literry 310 East Main Steet 3 to 5 p.m. Hora Copal

Febrero 20th, 2003

Payetie Courty Public Library 626 North Grand Aleenue Contenuite, IN 47331 \$ to 5 p.m. Hors Local

Febrero 24th, 2003

Jesper City Hall 510 Mar. Street Janour, St. 47546. S to 5 p.m. Hors Limit

Febrero 25th, 2003

Sellenburg by Tech. Room C-46. 5204 Highway 311 Salershap, IN 47172 S to 5 p.m. Hors Loop

Februro 26th, 2003

Greatmaster Pythein County Public Library 100 East Pyglai Street Greenzaste, IN 40135 5 to 5 p.m. Hora Local

Usted puede participar en el proceso del Plan Consolidado assistendo a uno de los force regionales, o una audiencia publica, o enviando sus comentarios por escrito.

FOROS REGIONALES

Cisatadarios, proveedores de servicios habitacionales, defensores legales y oficiales oligidos vendran a discusir les mas urgentes necesidades en sus comunidades. Los foros incluiran presentaciones del Comite del Plan Consolidado que describen el programa HUO y como aplicar para los fondos. El foros en el afio 2003 esta localizado a la orquienda Unase a nosotrosi

Antes de los foros, entre las 3 y 5 p.m., IHFA sostendra sesiones de comentario para recibir comentarios sobre los programas de vivienda. Para mas informacion, por favor tarne a Sheryl Sharpe al M. 317 232,7023.

AUDIENCIAS PUBLICAS

El Comite del Plan Consolidado sostendra dos audiencias publicas acerca de como el estado planea colocar fondos para vivienda y desarrollo comunitario. Las audiencias se llevaran a cabo en Franklin y Marion los dias 14 y 16 de Abril entre las 3 y 5 p.m. Llame al tel. 1 800 842 2476 para locales y mas informacion.

COMENTARIOS POR ESCRITO

Si usted no ha podido asistir a los foros y audiencias publicas, asse-gunses de envier una carta detallando sus ideas acerca de como los fondos deberian ser colocados en el estado. Envie sus comentarios a:

Consultation Plan. Indiana Department of Commerce. Controller's Office: Grants Management Division One North Capital Avenue Talte 700 Indianapolis, Indiana 45254-2248

NECESITA MAS INFORMACION?

Liame a Kelly Boe at Indiana Department of Commerce at let : 1.806.824.2476 o 317.232.8800 Tambien usted puede acceder el plan y enviar comentarios à traves de le pagina WEB: www.indianahousing.org.

BBC RESEARCH & CONSULTING APPENDIX D. PAGE 16

APPENDIX E. Public Comments and Response

APPENDIX E. Public Comments and Response

The 30-day public comment period for the FY2003 State of Indiana Consolidated Plan Update will be held between April 1 and April 30. Two public hearings will be conducted on April 14 and 16 2003, between 3 and 5 p.m. in the cities of Franklin and Marion. Copies of the public comments received and the State's response will be included in this section after the comment period has ended.

APPENDIX F. 2002 Fund Allocations

APPENDIX F. 2002 Fund Allocations

Funding allocations for the 2002 program year are presented in this appendix. The following provides summary distributions for each of the respective programs.

Indiana Department of Commerce, CDBG Program

The State was awarded approximately \$37.9 million in CDBG funds in 2002. The majority of this funding, \$25 million, was allocated to the Community Focus Fund (CFF) Program. A variety of projects were funded through the CFF, including:

- Two community service and family service centers totaling \$975,000;
- Three facilities for adults who are disabled at \$1,030,571:
- A Head Start center at \$458.947:
- Several fire stations and fire trucks at \$2,091,349;
- Three libraries at \$1,295,848;
- Neighborhood revitalization grants totaling \$683,605;
- Seven Senior centers at \$3,211,250;
- Improvements to storm water systems at \$1,898,220; and
- Improvements to water and sewer infrastructure at \$13,227,942.

Indiana Housing Finance Authority, HOME Program

IHFA was awarded \$16.4 million in HOME funds during FY2002. In addition, IHFA administered \$5 million of CDBG funds through the IDOC Housing Development Fund. About 90 percent of the \$5 million in the Housing Development Fund (HDF) was dedicated to the Housing from Shelters to Homeownership program; 10 percent funded housing needs assessments and feasibility studies. The majority of the CDBG funds (\$2.2 million or 44 percent) were dedicated to Housing from Shelters to Homeownership funded owner occupied rehabilitation projects. The remainder of the funding was used for rental housing, transitional housing, emergency and youth shelters and migrant/seasonal farmworker housing.

The majority (\$7.8 million or 47 percent) of HOME grant monies were allocated to Housing from Shelters to Homeownership, which funded a variety of projects, including transitional housing, rental housing, lease purchase units, owner occupied housing and homeownership counseling and downpayment assistance. The HOME grant also funded predevelopment loans, seed money loans,

and operating grants for CHDOs; first time homebuyer downpayment assistance; and supplemented rental housing tax credit programs.

A complete accounting of these allocations is located with the HOME Allocation Plan in Appendix G.

Indiana Housing Finance Authority, HOPWA Program

IHFA was awarded \$751,000 in HOPWA funding for program year 2002. In addition, IHFA had \$50,000 in deobligated funds from program year 2001 to allocate. Funds were distributed to 13 organizations across the state. HOPWA grant dollars funded the following activities in 2002:

- Tenant based rental assistance at \$398,403;
- Short term rent, mortgage and utility assistance at \$141,192;
- Supportive services at \$117,134;
- Housing information services at \$50,921;
- Resource identification services at \$14,950;
- Project sponsor administration at \$49,312; and
- Operating costs at \$5,000.

Indiana Family and Social Services Administration

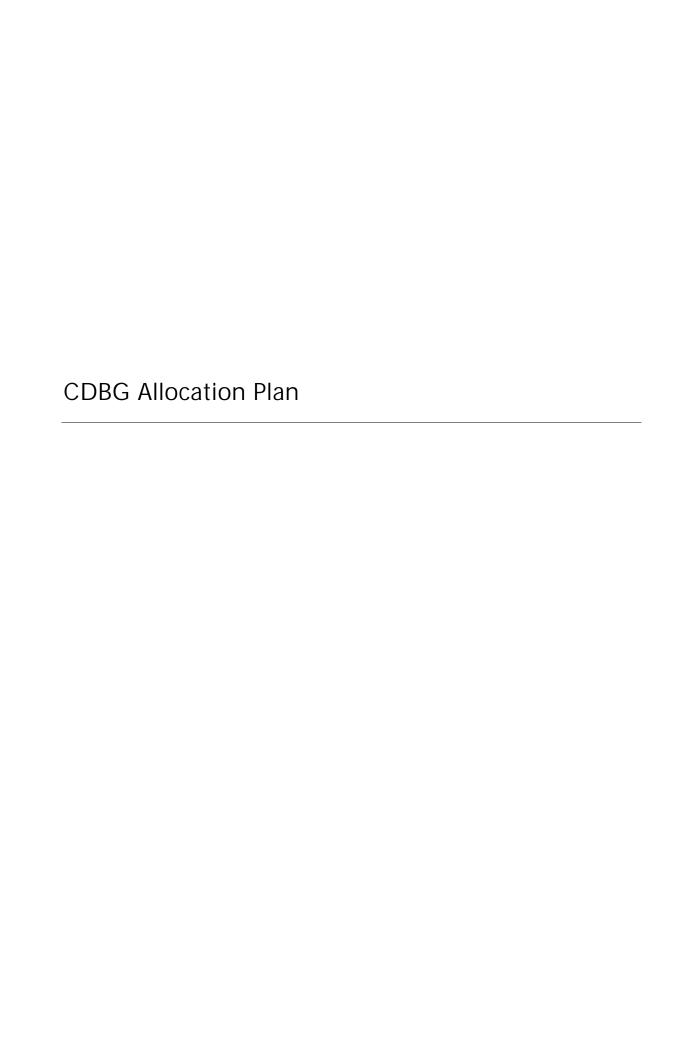
The total dollar amount awarded to ESG grantees during FY2001 was \$1.74 million. ESG funds were allocated to essential services (\$311,900 or 18 percent of funding), shelter operations (approximately \$1.2 million, or 69 percent of funding) and homeless prevention activities (\$109,600 or 6 percent of funding). This allocation supported more than 3,000 beds. The funds provided support to individuals representing the following population groups:

- Chemically dependent persons;
- Unaccompanied/pregnant unaccompanied women;
- Single parent families;
- Two parent families;
- Adult couples with kids;
- Victims of domestic violence:
- Victims of sexual assault:
- Neglected and abused children;
- Persons living with AIDS/HIV;
- Unaccompanied adult males and adult males; and
- Complete families.

APPENDIX G. 2003 Allocation Plan

APPENDIX G. 2003 Allocation Plans

This appendix presents the FY2003 allocation plans for the Indiana Department of Commerce – administrator of the CDBG grant program; the Indiana Housing Finance Authority – administrator of HOME funding and HOPWA funding; and the Family and Social Services Administration – administrator of the ESG program.



STATE OF INDIANA

STATE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM (CFDA: 14-228)

INDIANA DEPARTMENT OF COMMERCE

FY 2003 PROGRAM DESIGN AND METHOD OF DISTRIBUTION

GENERAL BACKGROUND INFORMATION AND NATIONAL CDBG OBJECTIVES

The State of Indiana, through the Indiana Department of Commerce, assumed administrative responsibility for Indiana's Small Cities Community Development Block Grant (CDBG) Program in 1982, under the auspices of the U.S. Department of Housing and Urban Development (HUD). In accordance with 570.485(a) and 24 CFR Part 91, the State must submit a Consolidated Plan Update to HUD by May 15th of each year following an appropriate citizen participation process pursuant to 24 CFR Part 91.325, which prescribes the State's Consolidated Plan Update process as well as the proposed method of distribution of CDBG funds for 2003. **The State of Indiana's anticipated allocation of federal Community Development Block Grant (CDBG) funds for FY 2003 is \$38,019,000.**

This document applies to all federal Small Cities CDBG funds allocated by HUD to the State of Indiana, through its Department of Commerce. During FY 2003, the State of Indiana does not propose to pledge a portion of its present and future allocation(s) of Small Cities CDBG funds as security for Section 108 loan guarantees provided for under Subpart M of 24 CFR Part 570 (24 CFR 570.700).

The primary objective of Indiana's Small Cities CDBG Program is to assist in the development and re-development of viable Indiana communities by using CDBG funds to provide a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

Indiana's program will place emphasis on making Indiana communities a better place in which to reside, work, and recreate. Primary attention will be given to activities, which promote long term community development and create an environment conducive to new or expanded employment opportunities for low and moderate income persons.

Activities and projects funded by the Department of Commerce must be eligible for CDBG assistance pursuant to 24 CFR 570, et. seq., and meet one of the three (3) national objectives prescribed under the Federal Housing and Community Development Act, as amended (Federal Act). To fulfill a national CDBG objective a project must meet one (1) of the following requirements pursuant to Section 104 (b)(3) of the Federal Act, and 24 CFR 570.483, et seq., and must be satisfactorily documented by the recipient:

- 1. Principally benefit persons of low and moderate income families; or,
- 2. Aid in the prevention or elimination of slums and blight; or,
- 3. Undertake activities, which have urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where no other financial resources are available to meet such needs.

In implementing its FY 2003 CDBG Consolidated Plan Update, the Indiana Department of Commerce will pursue the following goals respective to the use and distribution of FY 2003 CDBG funds:

GOAL 1: Invest in the needs of Indiana's low and moderate income citizens in the following areas:

- a. Safe, sanitary and suitable housing
- b. Child care
- c. Health services
- d. Homelessness
- e. Job creation, retention and training
- f. Self-sufficiency for special needs groups
- g. Senior lifestyles

The Department of Commerce will pursue this goal of **investing in the needs of Indiana's low and moderate income citizens** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, viable communities and economic opportunities.

GOAL 2: Invest in the needs of Indiana's communities in the following areas:

- a. Housing preservation, creation and supply of suitable rental housing
- b. Neighborhood revitalization
- c. Public infrastructure improvements
- d. Provision of clean water and public solid waste disposal
- e. Special needs of limited-clientele groups
- f. Assist local communities with local economic development projects, which will result in the attraction, expansion and retention of employment opportunities for low and moderate income persons

The Department of Commerce will pursue this goal of investing in the needs of Indiana's communities and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, preservation of neighborhoods, provision and improvements of local public infrastructure and programs which assist persons with special needs. The Department of Commerce will also pursue this goal by making CDBG funds available to projects, which will expand and/or retain employment opportunities for low and moderate income persons.

GOAL 3: Invest CDBG funds wisely and in a manner which leverages all tangible and intangible resources:

- a. Leverage CDBG funds with all available federal, state and local financial and personal resources
- b. Invest in the provision of technical assistance to CDBG applicants and local capacity building
- c. Seek citizen input on investment of CDBG funds
- d. Coordination of resources (federal, state and local)
- e. Promote participation of minority business enterprises (MBE) and women business enterprises (WBE)
- f. Use performance measures and continued monitoring activities in making funding decisions

The Department of Commerce will pursue this goal of **investing CDBG wisely** and all applicable strategic priorities by distributing CDBG funds in a manner, which promotes exploration of all alternative resources (financial and personal) when making funding decisions respective to applications for CDBG funding.

PROGRAM AMENDMENTS

The Indiana Department of Commerce reserves the right to transfer up to ten percent (10%) of each fiscal year's available allocation of CDBG funds (i.e. FY 2003 as well as prior-years' reversions balances) between the programs described herein in order to optimize the use and timeliness of distribution and expenditure of CDBG funds, without formal amendment of this Consolidated Plan Update.

The Department of Commerce will provide citizens and general units of local government with reasonable notice of, and opportunity to comment on, any substantial change proposed to be made in the use of FY 2003 CDBG as well as reversions and residual available balances of prior-years' CDBG funds. "Substantial Change" shall mean the movement between programs of more than ten percent (10%) of the total allocation for a given fiscal year's CDBG funding allocation, or a major modification to programs described herein. The Department of Commerce, in consultation with the Indianapolis office of the US Department of Housing and Urban Development (HUD), will determine those actions, which may constitute a "substantial change".

The State (IDOC) will formally amend its FY 2003 Consolidated Plan Update if the Department of Commerce's **Method of Distribution for FY 2003 and prior-years funds** prescribed herein is to be significantly changed. The IDOC will determine the necessary changes, prepare the proposed amendment, provide the public and units of general local government with reasonable notice and opportunity to comment on the proposed amendment, consider the comments received, and make the amended FY 2003 Consolidated Plan Update available to the public at the time it is submitted to HUD. In addition, the Department of Commerce will submit to HUD the amended Consolidated Plan Update before the Department implements any changes embodied in such program amendment.

ELIGIBLE ACTIVITIES/FUNDABILITY

All activities, which are eligible for federal CDBG funding under Section 105 of the Federal Housing and Community Development Act of 1974, as, amended (Federal Act), are eligible for funding under the Indiana Department of Commerce's FY 2003 CDBG program. However, the Indiana Department of Commerce reserves the right to prioritize its method of funding; the Department of Commerce prefers to expend federal CDBG funds on activities/projects which will produce tangible results for principally low and moderate income persons in Indiana. Funding decisions will be made using criteria and rating systems, which are used for the State's programs and are subject to the availability of funds. It shall be the policy under the state program to give priority to using CDBG funds to pay for actual project costs and not to local administrative costs. The State of Indiana certifies that not less than seventy-percent (70%) of FY 2003 CDBG funds will be expended for activities principally benefiting low and moderate income persons, as prescribed by 24 CFR 570.484, et. seq.

ELIGIBLE APPLICANTS

- 1. All Indiana counties, cities and incorporated towns which do not receive CDBG entitlement funding directly from HUD or are not located in an "urban county" or other area eligible for "entitlement" funding from HUD.
- 2. All Indian tribes meeting the criteria set forth in Section 102 (a)(17) of the Federal Act.

In order to be eligible for CDBG funding, applicants may not be suspended from participation in the HUD-funded CDBG Programs or the Indiana Department of Commerce due to findings/irregularities with previous CDBG grants or other reasons. In addition, applicants may not be suspended from participation in the state CDBG-funded projects administered by the Indiana Housing Finance Authority (IHFA), such funds being subcontracted to the IHFA by the Department of Commerce.

Further, in order to be eligible for CDBG funding, applicants may not have overdue reports, overdue responses to monitoring issues, or overdue grant closeout documents for projects funded by either the Department of Commerce or IHFA projects funded using state CDBG funds allocated to the IHFA by the Department of Commerce. All applicants for CDBG funding must fully expend all CDBG Program Income as defined in 24 CFR 570.489(e) prior to, or as a part of the proposed CDBG-assisted project, in order to be eligible for further CDBG funding from the State. This requirement shall not apply to principal and interest balances within a local CDBG Revolving Loan Fund approved by the Department of Commerce pursuant to 24 CFR 570.489.

Other specific eligibility criteria are outlined in **General Selection Criteria** provided herein.

FY 2003 FUND DISTRIBUTION

Sources of Funds:

Uses of Funds:

1.	Community Focus Fund (CFF)	\$ 24,778,430
2.	Housing Program	5,000,000
3.	Community Economic Development Fund	4,000,000
4.	Quick Response Fund	0
5.	Brownfield Initiative	1,400,000
6.	Technical Assistance Fund	380,190
7.	Planning Fund	1,600,000
8.	Administration	860,380
	Total:	\$ 38,019,000

- (a) The State of Indiana (Department of Commerce) does not project receipt of any CDBG program income for the period covered by this FY 2003 Consolidated Plan Update. In the event the Department of Commerce receives such CDBG Program Income, such moneys will be placed in the Community Focus Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:
- 1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing Finance Authority (IHFA), a separate agency, using CDBG funds allocated to the IHFA by the Department of Commerce.
- 2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) for economic development or housing rehabilitation loans which have been formally approved by the Department of Commerce. However, all local revolving loan funds must be "revolving" and cannot possess a balance of more than \$50,000 at the time of application of additional CDBG funds.
- 3. Program income generated by CDBG grants awarded by the Department of Commerce (State) using FY 2003 CDBG funds must be returned to the Department of Commerce, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally-administered revolving loan funds approved by the Department of Commerce, require prior approval by the Department of Commerce. This includes use of program income as matching funds for CDBG-funded grants from the IHFA. Applicable parties should contact the Grants Management Section of the Controller's Office of the Indiana Department of Commerce at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Department of Commerce. These US Treasury regulations apply to projects funded both by IHFA and the Department of Commerce. Eligible applicants with CDBG program income should strive to close out all active grant projects presently being administered before seeking additional CDBG assistance from the Department of Commerce or IHFA.

Eligible applicants with CDBG program income should contact the Grants Management Section of the Controller's Office of the Department of Commerce at (317) 232-8333 for clarification before submitting an application for CDBG financial assistance.

METHOD OF DISTRIBUTION

The choice of activities on which the State (Department of Commerce) CDBG funds are expended represents a determination by Department of Commerce and eligible units of general local government, developed in accordance with the Department's CDBG program design and procedures prescribed herein. The eligible activities enumerated in the following Method of Distribution are eligible CDBG activities as provided for under Section 105(a) of the Federal Act, as amended.

All projects/activities funded by the State (Department of Commerce) will be made on a basis which addresses one (1) of the three (3) national objectives of the Small Cities CDBG Program as prescribed under Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of implementing regulations promulgated by HUD. CDBG funds will be distributed according to the following Method of Distribution (program descriptions):

A. Community Focus Fund (CFF): \$24,778,430

The Department Commerce will award community Focus Fund (CFF) grants to eligible applicants to assist Indiana communities in the areas of public facilities, housing-related infrastructure, and all other eligible community development needs/projects. Applications for economic development activities may not be appropriate for the CFF Program. Applications for funding, which are applicable to local economic development and/or job-related training projects, should be pursued under the Department of Commerce's Community Economic Development Fund (CEDF). Projects eligible for consideration under the CEDF program under this Method of Distribution shall generally not be eligible for consideration under the CFF Program. Eligible activities include applicable activities listed under Section 105(a) of the Federal Act. Typical Community Focus Fund (CFF) projects include, but are not limited to:

- 1. Local infrastructure improvements (i.e. water, sewer, street and related improvements);
- 2. Construction of other public facilities (i.e. day-care centers, senior centers, etc.);
- 3. Commercial rehabilitation and downtown revitalization projects; and,
- 4. Special purpose facilities for "limited clientele" populations;

Applications will be accepted and awards will be made on a competitive basis two (2) times a year. Approximately one-half of available CFF funds shall be budgeted for each funding round and awards will be scored competitively based upon the following criteria (total possible numerical score of 1,000 points):

1. Economic and Demographic Characteristics: 450 Points - Variable by Each Application:

- a. Benefit to low and moderate income persons: 200 points
- b. Community distress factors: 250 points

2. Project Design Factors: 450 Points - Variable by Each Application:

- a. Financial impact
- b. Project need
- c. Local effort

3. Local Match Contribution: 100 Points - Variable by Each Application

The specific threshold criteria and basis for project point awards for CFF grant awards are provided in attachments hereto. The Community Focus Fund (CFF) Program shall have a maximum grant amount of \$500,000 for each project and each applicant may apply for only one project in a grant cycle. The only exception to this \$500,000 limit will be for those CFF applicants who apply for the Department of Commerce's Minority Business Enterprise (MBE) Utilization Program. Under this program, the Department of Commerce will allocate an additional amount

of CDBG-CFF grant funds to those applicants who apply for participation in the MBE program and who are awarded CFF grants. The maximum additional allocation to the CFF grant amount will be five-percent (5%) of the total amount of CDBG allocated to each CFF budget line item to be considered participatory for such MBE utilization, limited to $$25,000 ($500,000 \times 0.05 = $25,000)$.

Projects will be funded in two (2) cycles each year with approximately a six (6) month pre-application and final-application process. Projects will compete for CFF funding and be judged and ranked according to a standard rating system (Attachment D). The highest ranking projects will be funded to the extent of funding available for each specific CFF funding cycle/round. The Department of Commerce will provide eligible applicants with adequate notice of deadlines for submission of CFF proposal (pre-application) and full applications. Specific threshold criteria and point awards are explained in Attachments C and D to this Consolidated Plan Update.

For the CFF Program specifically, the amount of CDBG funds granted will be based on a reasonable cost per project beneficiary, except for housing-related projects (e.g. infrastructure in support of housing) where the grant amount per beneficiary ratio will not exceed \$10,000 per beneficiary.

B. Housing Program: \$5,000,000

The State (Department of Commerce) has contracted with the Indiana Housing Finance Authority (IHFA) to administer funds allocated to the State's Housing Program. The Indiana Housing Finance Authority will act as the administrative agent on behalf of the Indiana Department of Commerce. Please refer to the Indiana Housing Finance Authority's portion of this FY 2003 Consolidated Plan Update for the method of distribution of such subcontracted CDBG funds from the Department of Commerce to the IHFA.

C. Community Economic Development Fund/Program: \$4,000,000

The Community Economic Development Fund (CEDF) will be available through the Development Finance Division of the Indiana Department of Commerce. This fund will provide funding for various eligible economic development activities pursuant to 24 CFR 507.203. The CEDF Program will have a sub-program entitled the Industrial Development Infrastructure Program (IDIP), hereunder the Department of Commerce will give priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate income employment opportunities.

Eligible CEDF activities will include any eligible activity under 24 CFR 570.203, to include the following:

- 1. Construction of infrastructure (public and private) in support of economic development projects;
- 2. Loans or grants by applicants for the purchase of manufacturing equipment;
- 3. Loans or grants by applicants for the purchase of real property and structures (includes vacant structures);
- 4. Loans or grants by applicants for the rehabilitation of facilities (vacant or occupied);
- 5. Loans or grants by applicants for the purchase and installation of pollution control equipment;
- 6. Loans or grants by applicants for the mitigation of environmental problems via capital asset purchases;

Eligible CEDF activities will also include grants to applicants for job-training costs for low and moderate income persons as a limited clientele activity under 24 CFR 570.483(b)(2)(v), as well financial assistance to eligible entities to carry out economic development activities authorized under Section 105(a) of the Housing and Community Development Act of 1974, as amended.

Projects/applications will be evaluated using the following criteria:

- 1. The importance of the project to Indiana's economic development goals;
- 2. The number and quality of new jobs to be created;
- 3. The economic needs of the affected community;
- 4. The economic feasibility of the project and the financial need of the affected for-profit firm, or not-for-profit corporation; the availability of private resources;
- 5. The level of private sector investment in the project.

Grant applications will be accepted and awards made until funding is no longer available. The intent of the program is to provide necessary public improvements and/or job training for an economic development project to encourage the creation of new jobs. In some instances, the Department of Commerce may determine that the needed facilities/improvements may also benefit the project area as a whole (i.e. certain water, sewer, and other public facilities improvements), in which case the applicant will be required to also meet the "area basis" criteria for funding under the Federal Act.

1. Beneficiaries and Job Creation/Retention Assessment:

The assistance must be reasonable in relation to the expected number of jobs to be created or retained by the benefiting business(es) within 12 months following the date of substantial completion of project construction activities. Before CDBG assistance will be provided for such an activity, the applicant unit of general local government must develop an assessment, which identifies the businesses located or expected to locate in the area to be served by the improvement. The assessment must include for each identified business a projection of the number of jobs to be created or retained as a result of the public improvements.

2. Public Benefit Standards:

The Department of Commerce will conform to the provisions of 24 CFR 570.482(f) for purposes of determining standards for public benefit and meeting the national objective of low and moderate income job creation or retention will be all jobs created or retained as a result of the public improvement, financial assistance, and/or job training by the business(es) identified in the job creation/retention assessment in 1 above. The investment of CDBG funds in any economic development project shall not exceed an amount of \$35,000 per job created; at least fifty-one percent (51%) of all such jobs, during the project period, shall be given to, or made available to, low and moderate income persons.

Projects will be evaluated on the amount of private investment to be made, the number of jobs for low and moderate income persons to be created or retained, the cost of the public improvement and/or job training to be provided, the ability of the community (and, if appropriate, the assisted company) to contribute to the costs of the project, and the relative economic distress of the community. Actual grant amounts are negotiated on a case by case basis and the amount of assistance will be dependent upon the number of new full-time permanent jobs to be created and other factors described above. Construction and other temporary jobs may not be included. Part-time jobs are ineligible in the calculating equivalents. Grants made on the basis of job retention will require documentation that the jobs will be lost without such CDBG assistance and a minimum of fifty-one percent (51%) of the beneficiaries are of low and moderate income.

Pursuant to Section 105(e)(2) of the Federal Act as amended, and 24 CFR 570.209 of related HUD regulations, CDBG-CEDF funds allocated for direct grants or loans to for-profit enterprises must meet the following tests, (1) project costs must be reasonable, (2) to the extent practicable, reasonable financial support has been committed for project activities from non-federal sources prior to disbursement of federal CDBG funds, (3) any grant amounts provided for project activities do not substantially reduce the amount of non-federal financial support for the project, (4) project activities are determined to be financially feasible, (5) project-related return on investment are determined to be reasonable under current market conditions, and, (6) disbursement of CDBG funds on the project will be on an appropriate level relative to other sources and amounts of project funding.

A need (financial gap), which is not directly available through other means of private financing, should be documented in order to qualify for such assistance; the Department of Commerce will verify this need (financial gap) based upon historical and/or pro-forma projected financial information provided by the for-profit company to be assisted. Applications for loans based upon job retention must document that such jobs would be lost without CDBG assistance and a minimum of fifty-one percent (51%) of beneficiaries are of low-and-moderate income, or the recipient for-profit entity agrees that for all new hires, at least 51% of such employment opportunities will be given to, or made available to, persons of low and moderate income. All such job retention/hiring performance must be documented by the applicant/grantee, and the DOC reserves the right to track job levels for an additional two (2) years after administrative closeout.

D. Brownfields Initiative: \$1,400,000

The Department of Commerce will set aside \$1,400,000 of its FY 2003 CDBG funds for a brownfields initiative. The Department of Commerce will make grants to units of local government to carry out various activities eligible under 24 CFR 507.291-203, in order to facilitate the redevelopment of brownfield properties. The Department will award such grants on a competitive basis. The Department's Community Development Division will coordinate this initiative.

E. The Quick Response Fund: \$0

The Quick Response Fund will be available to eligible applicants on a continuing basis. These activities must be eligible for funding under the "urgent need" national objective of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

The Quick Response Fund program will be available to eligible applicants to meet an imminent threat to the health and safety of local populations. The grants may be funded as made available through Focus Fund or reversions when not budgeted from the annual allocation. Special selection factors include need, proof of recent threat of a catastrophic nature, statement of declared emergency and inability to fund through other means. Projects will be developed with the assistance of the Community Development Division as a particular need arises. To be eligible, these projects and their activities must meet the "urgent need" national objective of Section 104(b)(3) of the Federal Act. Generally, projects funded are those, which need immediate attention and are, therefore, inappropriate for consideration under the Community Focus Fund. The types of projects, which typically receive funding, are municipal water systems (where the supply of potable water has been threatened by severe weather conditions) and assistance with demolition or cleanup after a major fire, flood, or other natural disaster. Although all projects will be required to meet the "urgent need" national objective, the Department of Commerce may choose to actually fund the project under one of the other two national objectives, if it deems it expedient to do so. Applicants must adequately document that other financial resources are not available to meet such needs pursuant to Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of HUD regulations.

Only that portion of a project, which addresses an immediate need, should be addressed. This is particularly true of municipal water or sewer system projects, which tend to need major reinvestment in existing plants or facilities, in addition to the correction of the immediate need. The amount of grant award is determined by the individual circumstances surrounding the request for emergency funds. A community may be required to provide a match through cash, debt or provision of employee labor.

The Quick Response Fund will also be available to eligible activities, which meet the "benefit to low and moderate income" or "prevention and elimination of slums and blight" goals of the Federal Act. The community must demonstrate that the situation requires immediate attention (i.e., that participation in CFF program would not be a feasible funding alternative or poses an immediate or imminent threat to the health or welfare of the community) and that the situation is not the result of negligence on the part of the community. Communities must be able to demonstrate that reasonable efforts have been made to provide or obtain financing from other resources and that such efforts where unsuccessful, unwieldy or inadequate. Alternatively, communities must be able to demonstrate that an opportunity to complete a project of significant importance to the community would be lost if required to adhere to the timetables of competitive programs.

F. Technical Assistance: \$380,190

Pursuant to the federal Housing and Community Development Act (Federal Act), specifically Section 106(d)(5), the State of Indiana is authorized to set aside up to one percent (1%) of its total allocation for technical assistance activities. The amount set aside for such Technical Assistance in the State's FY 2003 Consolidated Plan Update is \$380,190, which constitutes one-percent (1%) of the State's FY 2003 CDBG allocation of \$38,019,000. The State of Indiana reserves the right to set aside up to one percent (1%) of open prior-year funding amounts for the costs of providing technical assistance on an as-needed basis.

The amount set aside for the Technical Assistance Program will not be considered a planning cost as defined under Section 105(a)(12) of the Federal Act or an administrative cost as defined under Section 105(a)(13) of the Federal Act. Accordingly, such amounts set aside for Technical Assistance will not require matching funds by the State of Indiana. The Department reserves the right to transfer a portion or all of the funding set aside for Technical Assistance to another program hereunder as deemed appropriate by the Department of Commerce, in accordance with the "Program Amendments" provisions of this document. The Technical Assistance Program is designed to provide, through direct Department of Commerce staff resources or by contract, training and technical assistance to units of general local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

- 1. Distribution of the Technical Assistance Program Setaside: Pursuant to HUD regulations and policy memoranda, the Department of Commerce may use alternative methodologies for delivering technical assistance to units of local government and nonprofits to carry out eligible activities, to include:
 - a. Provide the technical assistance directly with Department of Commerce or other State staff;
 - b. Hire a contractor to provide assistance;
 - c.. Use subrecipients such as Regional Planning Organizations as providers or securers of the assistance;
 - d. Directly allocate the funds to non-profits and units of general local governments to secure/contract for technical assistance.
 - e. Pay for tuition, training, and/or travel fees for specific trainees from units of general local governments and nonprofits;
 - f. Transfer funds to another state agency for the provision of technical assistance; and,
 - g. Contracts with state-funded institutions of higher education to provide the assistance.
- **2. Ineligible Uses of the Technical Assistance Program Setaside:** The 1% setaside may not be used by the Department of Commerce for the following activities:
 - a. Local administrative expenses not related to community development;
 - b. Any activity that can not be documented as meeting a technical assistance need;
 - c. General administrative activities of the State not relating to technical assistance, such as monitoring state grantees, rating and ranking State applications for CDBG assistance, and drawing funds from the Department of Commerce; or,
 - d. Activities that are meant to train State staff to perform state administrative functions, rather than to train units of general local governments and non-profits.

G. Planning Fund: \$ 1,600,000

The State (Department of Commerce) will set aside \$1,600,000 of its FY 2003 CDBG funds for planning-only activities, which are of a project-specific nature. The Department of Commerce will make planning-only grants to units of local government to carry out planning activities eligible under 24 CFR 570.205 of applicable HUD regulations. The Department will award such grants on a competitive basis and grant the Department's Community Development Division will review applications monthly. The Department will give priority to project-specific applications having planning activities designed to assist the applicable unit of local government in meeting its community development needs by reviewing all possible sources of funding, not simply the Department's Community Focus Fund or Community Economic Development Fund.

CDBG-funded planning costs will exclude final engineering and design costs related to a specific activity which are eligible activities/costs under 24 CFR 570.201-204.

G. Administrative Funds Setaside: \$860,380

The State (Department of Commerce) will set aside \$860,380 of its FY 2003 CDBG funds for payment of costs associated with administering its State Community Development Block Grant (CDBG) Program (CFDA Number 14.228). This amount (\$860,380) constitutes two-percent (2%) of the State's FY 2003 CDBG allocation (\$760,380), plus an amount of \$100,000 (\$38,019,000 X 0.02 = \$760,380 + \$100,000 = \$860,380). The amount

constituted by the 2% setaside (\$760,380) is subject to the \$1-for-\$1 matching requirement of HUD regulations. The \$100,000 supplement is not subject to state match. These funds will be used by the Department of Commerce for expenses associated with administering its State CDBG Program, including direct personal services and fringe benefits of applicable Department of Commerce staff, as well as direct and indirect expenses incurred in the proper administration of the state's program and monitoring activities respective to CDBG grants awarded to units of local government (i.e. telephone, travel, services contractual, etc.). These administrative funds will also be used to pay for contractors hired to assist the Department of Commerce in its consolidated planning activities.

PRIOR YEARS' METHODS OF DISTRIBUTION

This Consolidated Plan, statement of Method of Distribution is intended to amend all prior Consolidated Plans for grant years where funds are still available to reflect the new program designs. The Methods of Distribution described in this document will be in effect commencing on June 1, 2003, and ending May 31, 2004, unless subsequently amended, for all FY 2003 CDBG funds as well as remaining residual balances of previous years' funding allocations, as may be amended from time to time subject to the provisions governing "Program Amendments" herein. The existing and amended program budgets for each year are outlined below (administrative fund allocations have not changed and are not shown below). Adjustments in the actual dollars may occur as additional reversions become available.

At this time there are only nominal funds available for reprogramming for prior years' funds. If such funds should become available, they will be placed in the CFF Fund. This will include reversions from settlement of completed grantee projects., there are no fund changes anticipated. For prior years' allocations there are no fund changes anticipated. Non-expended funds, which revert from the financial settlement of projects funded from other programs, will be placed in the Community Focus Fund (CFF).

PROGRAM APPLICATION

The Community Economic Development Fund Program (CEDF), Quick Response Program (QR), and Planning Fund/Program (PL) will be conducted through a single-stage, continuous application process throughout the program year. The application process for the Community Focus Fund (CFF) will be divided into two stages. Eligible applicants will first submit a short program proposal for such grants. Proposers with projects eligible under the Federal Act will be invited to submit a full application. For each program, the full application will be reviewed and evaluated. The IDOC's Community Development Division and Development Finance Division, as applicable, will provide technical assistance to the communities in the development of proposals and full applications.

An eligible applicant may submit only one Community Focus Fund (CFF) application per cycle. Additional applications may be submitted under the other state programs. The Department of Commerce reserves the right to negotiate Planning-Only grants with CFF applicants for applications lacking a credible readiness to proceed on the project or having other planning needs to support a CFF project.

OTHER REQUIREMENTS

While administrative responsibility for the Small Cities CDBG program has been assumed by the State of Indiana, the State is still bound by the statutory requirements of the applicable legislation passed by Congress, as well as federal regulations promulgated by the U. S. Department of Housing and Urban Development (HUD) respective to the State's CDBG program as codified under Title 24, Code of the Federal Register. HUD has passed on these responsibilities and requirements to the State and the State is required to provide adequate evidence to HUD that it is carrying out its legal responsibilities under these statutes.

As a result of the Federal Act, applicants who receive funds through the Indiana Department of Commerce selection process will be required to maintain a plan for minimizing displacement of persons as a result of activities assisted with CDBG funds and to assist persons actually displaced as a result of such activities. Applicants are required to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance under this program to acquire or substantially rehabilitate property. The State has adopted standards for determining reasonable relocation benefits in accordance with HUD regulations.

CDBG "Program Income" may be generated as a result of grant implementation. The State of Indiana may enter into an agreement with the grantee in which program income is retained by the grantee for eligible activities. Federal guidelines require that program income be spent prior to requesting additional draw downs. Expenditure of such funds requires prior approval from the Department of Commerce (IDOC). The State (Department of Commerce) will follow HUD regulations set forth under 24 CFR 570.489(e) respective to the definition and expenditure of CDBG Program Income.

All statutory requirements will become the responsibility of the recipient as part of the terms and conditions of grant award. Assurances relative to specific statutory requirements will be required as part of the application package and funding agreement. Grant recipients will be required to secure and retain certain information, provide reports and document actions as a condition to receiving funds from the program. Grant management techniques and program requirements are explained in the IDOC's CDBG Grantee Implementation Manual, which is provided to each grant recipient.

Revisions to the Federal Act have mandated additional citizen participation requirements for the State and its grantees. The State has adopted a written Citizen Participation Plan, which is available for interested citizens to review. Applicants must certify to the State that they are following a detailed Citizen Participation Plan which meets Title I requirements. Technical assistance will be provided by the Department of Commerce to assist program applicants in meeting citizen participation requirements.

The State has required each applicant for CDBG funds to certify that it has identified its housing and community development needs, including those of low and moderate income persons and the activities to be undertaken to meet those needs.

INDIANA DEPARTMENT OF COMMERCE (IDOC)

The Indiana Department of Commerce intends to provide the maximum technical assistance possible for all of the programs to be funded from the CDBG program. Lieutenant Governor Joseph E. Kernan heads the Department of Commerce. Principal responsibility within the IDOC for the CDBG program is vested in the Executive Director, Timothy J. Monger. The Manager of Finance and Administration of the Department of Commerce (Kelly Boe) has the responsibility of administering compliance activities respective to CDBG grants awarded to units of local government by the IDOC's Development Finance and Community Development Divisions.

Primary responsibility for providing "outreach" and technical assistance for the Community Focus Fund and Planning Fund process resides with the Community Development Division. Primary responsibility for providing "outreach" and technical assistance for the Community Economic Development Program and award process resides with the Development Finance Division. Primary responsibility for providing "outreach" and technical assistance for the Housing award process resides with the Indiana Housing Finance Authority who will act as the administrative agent on behalf of the Indiana Department of Commerce.

The Controller's Office will also provide internal fiscal support services for program activities. The Grants Management Section of the Controller's Office has overall responsibilities for CDBG program management, compliance and financial monitoring of all CDBG programs. The Indiana State Board of Accounts pursuant to the federal Office of Management and Budget Circular A-133 will conduct audits. Potential applicants should contact the Department of Commerce with any questions or inquiries they may have concerning these or any other programs operated by the Department.

Information regarding the past use of CDBG funds is available at the:

Indiana Department of Commerce Community Development Division One North Capitol, Suite 700 Indianapolis, Indiana 46204-2288 Attention: Kelly Boe, Manager of Finance and Administration Telephone: (317) 232-8831

FAX: (317) 233-6503

DEFINITIONS

Low and moderate income - is defined as 80% of the median family income (adjusted by size) for each county. For a county applicant, this is defined as 80% of the median income for the state. The income limits shall be as defined by the U. S. Department of Housing and Urban Development Section 8 Income Guidelines for "low income families." Certain persons are considered to be "presumptively" low and moderate income persons as set forth under 24 CFR 570.208(a)(2); inquiries as to such presumptive categories should be directed to the IDOC's Grants Management Office, Attention: Ms. Kelly Boe at (317) 232-8831.

Matching funds - local public or private sector in-kind services, cash or debt allocated to the CDBG project. The **minimum** level of local matching funds for Community Focus Fund (CFF) projects is ten-percent (10%) of the **total estimated project costs**. This percentage is computed by adding the proposed CFF grant amount and the local matching funds amount, and dividing the local matching funds amount by the total sum of the two amounts. The 2003 definition of match has been adjusted to include a maximum of 5% pre-approved and validated in-kind contributions. The balance of the ten (10) percent must be in the form of either cash or debt. Any in-kind over and above the specified 5% may be designated as local effort. Funds provided to applicants by the State of Indiana such as the Build Indiana Fund are not eligible for use as matching funds.

Private investment resulting from CDBG projects does not constitute local match for all IDOC-CDBG programs except the Community Economic Development Fund (CEDF); such investment will, however, be evaluated as part of the project's impact, and should be documented. The Development Finance Division reserves the right to determine sources of matching funds for CEDF projects.

Proposal (synonymous with "pre-application) - A document submitted by a community which briefly outlines the proposed project, the principal parties, and the project budget and how the proposed project will meet a goal of the Federal Act. If acceptable, the community may be invited to submit a full application.

Reversions - Funds placed under contract with a community but not expended for the granted purpose because expenses were less than anticipated and/or the project was amended or canceled and such funds were returned to the Department of Commerce upon financial settlement of the project.

Slums or Blight - an area/parcel which: (1) meets a definition of a slum, blighted, deteriorated, or deteriorating area under state or local law (Title 36-7-1-3 of Indiana Code); and (2) meets the requirements for "area basis" slum or blighted conditions pursuant to 24 CFR 570.208(b)(1) and 24 CFR 570.483(c)(1), or "spot basis" blighted conditions pursuant to 24 CFR 570.208(b)(2) and 24 CFR 570.483(c)(2).

Urgent Need - is defined as a serious and immediate threat to health and welfare of the community. The Chief Elected Official must certify that an emergency condition exists and requires immediate resolution and that alternative sources of financing are not available. An application for CDBG funding under the "urgent need" CDBG national objective must adhere to all requirements for same set forth under 24 CFR 570.208(c) and 24 CFR 570.483(d).

DISPLACEMENT PLAN

- The State shall fund only those applications, which present projects and activities, which will result in the displacement of as few persons or businesses as necessary to meet the goals and objectives of the state and local CDBG-assisted program.
- 2. The State will use this criterion as one of the guidelines for project selection and funding.
- 3. The State will require all funded communities to certify that the funded project is minimizing displacement.
- 4. The State will require all funded communities to maintain a local plan for minimizing displacement of persons or businesses as a result of CDBG funded activities, pursuant to the federal Uniform Relocation and Acquisitions Policies Act of 1970, as amended.
- 5. The State will require that all CDBG funded communities provide assistance to all persons displaced as a result of CDBG funded activities.
- 6. The State will require each funded community to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the CDBG funded program.

GENERAL SELECTION CRITERIA

The Department of Commerce (IDOC) will consider the following general criteria when evaluating a project proposal. Although projects will be reviewed for this information at the proposal stage, no project will be eliminated from consideration if the criteria are not met. Instead, the community will be alerted to the problem(s) identified. Communities must have corrected any identified deficiencies by the time of application submission for that project to be considered for funding.

A. General Criteria (all programs - see exception for program income and housing projects through the IHFA in 6 below):

- 1. The applicant must be a legally constituted general purpose unit of local government and eligible to apply for the state program.
- 2. The applicant must possess the legal capacity to carry out the proposed program.
- 3. If the applicant has previously received funds under CDBG, they must have successfully carried out the program. An applicant must not have any overdue closeout reports, State Board of Accounts OMB A-133 audit or IDOC monitoring finding resolutions (where the community is responsible for resolution.) Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
- 4. An applicant must not have any overdue CDBG semi-annual Grantee Performance Reports, subrecipient reports or other reporting requirements of the IDOC. Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
- 5. The applicant must clearly show the manner in which the proposed project will meet one of the three national CDBG objectives and meet the criteria set forth under 24 CFR 570.483.
- 6. The applicant must show that the proposed project is an eligible activity under the Act.
- 7. The applicant must first encumber/expend all CDBG program income receipts before applying for additional grant funds from the Department of Commerce; EXCEPTION this general criteria will not apply to applications made directly to the Indiana Housing Finance Authority (IHFA) for CDBG-funded housing projects.

B. Community Focus Fund (CFF) and Planning Fund (PL):

- 1. To be eligible to apply at the time of application submission, an applicant must not have any:
 - a. Overdue grant reports, subrecipient reports or project closeout documents; or
 - b. More than one open or pending CDBG-CFF grant or CDBG-Planning grant (Indiana cities and incorporated towns).
 - c. For those applicants with one open CFF, a "Notice of Release of Funds and Authorization to Incur Costs" must have been issued for the construction activities under the open CFF contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by IDOC for receipt of applications for CFF funding.
 - d. For those applicants who have open Planning Fund grants, the community must have final plan approved by the Community Development Division prior to submission of a CFF application for the project.

- f. An Indiana county may have two (2) open CFF's and/or Planning Grants and apply for a third CFF or Planning Grant. A county may have only three (3) open CFF's or Planning Grants. Both CFF contracts must have an executed construction contract by the application due date.
- 2. The cost/beneficiary ratio for CFF funds will be maintained at a reasonable rate, except for daycare and housing-related projects where that ratio will not exceed \$10,000. Housing-related projects are to be submitted directly to the Indiana Housing Finance Authority (IHFA) under its programs, except for projects entailing construction of infrastructure (to be publicly dedicated right-of-way) in support of housing-related projects. Projects for infrastructure in support of housing needs may be submitted to the IDOC for CFF funding.
- 3. At least 10% leveraging (as measured against the CDBG project, see definitions) must be proposed. The Indiana Department of Commerce may rule on the suitability and eligibility of such leveraging.
- 4. The applicant may only submit one proposal or application per round. Counties may submit either for their own project or an "on-behalf-of" application for projects of other eligible applicants within the county. However, no application will be invited from a county where the purpose is clearly to circumvent the "one application per round" requirement for other eligible applicants.
- 5. The application must be complete and submitted by the announced deadline.
- 6. For area basis projects, applicants must provide convincing evidence that circumstances in the community have so changed that a survey conducted in accordance with HUD survey standards is likely to show that 51% of the beneficiaries will be of low-and-moderate income. This determination is not applicable to specifically targeted projects.
- C. Housing Programs: Refer to Method of Distribution for Indiana Housing Finance Authority within this FY 2003 Consolidated Plan Update

D. Quick Response Program:

Applicants for the Quick Response Program funds must meet the General Criteria set forth in Section A above, plus the specific program income requirements set forth in the "Method of Distribution" section of this document.

E. Community Economic Development Program/Fund (CEDF):

Applicants for the Community Economic Development Fund assistance must meet the General Criteria set forth in Section A above, plus the specific program requirements set forth in the "Method of Distribution" section of this document.

GRANT EVALUATION CRITERIA – 1,000 POINTS TOTAL

Economic and Demographic Characteristics (450 points):

National Objective Score (200 points):

Depending on the National Objective to be met by the project, one of the following two mechanisms will be used to calculate the score for this category.

1. National Objective = Benefit to Low- and Moderate-Income Persons: 200 points maximum awarded according to the percentage of low- and moderate-income individuals to be served by the project. The total points given are computed as follows:

National Objective Score = % Low/Mod Beneficiaries X 2.5

The point total is capped at 200 points or 80% low/moderate beneficiaries, i.e., a project with 80% or greater low/moderate beneficiaries will receive 200 points. Below 80% benefit to low/moderate-income persons, the formula calculation will apply.

National Objective = Prevention or Elimination of Slums or Blight: 200 points maximum awarded based on the characteristics listed below. The total points given are computed as follows:

National Objective Score = (Total of the points received in each category below) X 2.5

	Slum/Blight Area or Spot designated by resolution of the local unit of government (50 pts.)
 revita	Community is an Indiana Main Street Senior Partner or Partner, and the project relates to downtown dization (5 pts.)
	The project is located in an Indiana Urban Enterprise Zone (5 pts.)
	The project site is a brownfield* (5 pts.)
	The project is located in a designated redevelopment area under IC 36-7-14 (5 pts.)
	The building or district is listed on the Indiana or National Register of Historic Places (10 pts.)
	The building or district is eligible for listing on the Indiana or National Register of Historic Places (5 pts.)
	The building is on the Historic Landmarks Foundation of Indiana's "10 Most Endangered List" (10 pts.)

* The State of Indiana defines a brownfield as an industrial or commercial property that is abandoned, inactive, or underutilized, on which expansion or redevelopment is complicated due to actual or perceived environmental contamination.

Community Distress Factors (250 Points): the community distress factors used to measure the economic conditions of the applicant community are listed below. Each is described with an explanation and an example of how the points are determined. Each factor can receive a maximum of 50 points with the total distress point calculation having a maximum of 250 points. The formula calculation for each measure is constructed as a percentage calculation along a scale range. The resulting percentage is then translated into a point total on a fifty point scale for each measure.

- a. **Unemployment Rate (50 points maximum)**: Unemployment rate for the county of the lead applicant. The average rate for the previous 12 months is used.
 - a. If the unemployment rate is 10% or higher, 50 points are awarded.
 - b. If the unemployment rate is 2% or below, 0 points are awarded.
 - c. Between those values, the points are calculated by taking the unemployment rate, subtracting 2%, dividing by 8% and multiplying by 50, where 2% is the bottom point of the scale and 8% is the range of the scale.

Unemployment Rate Points = [(Unemployment rate - 2%)/8%] X 50

For example, if the unemployment rate is 5%, take unemployment rate of 5%, subtract 2%, divide by 8%, and multiply by 50. The score would be 18.75 point of a possible 50; $((5-2)/8 \times 50 = 18.75)$

b. **Net Assessed Value/capita (50 points maximum)**: Net assessed value per capita for lead applicant. (Note: The following calculations will be changed as appropriate when the State adjusts the Net Assessed Value.)

To determine the net assessed value per capita, take the appropriate net assessed value and divide by the total 2000 population (projected from census data) of the lead applicant;

NAV/capita = NAV/Total Population

- c. If the net assessed value/capita $\,$ for the lead applicant is above \$10,000, 0 points are awarded.
- d. If the net assessed value/capita for the lead applicant is \$3,000 or under, 50 points are awarded.
- e. Between those values, the points are calculated by subtracting the NAV/capita from \$10,000, dividing by \$7000 and multiplying by 50, where \$10,000 is the top of the scale and \$7000 is the range of the scale.

NAV/capita points = [(\$10,000- NAV/capita)/\$7000] X 50

For example, if the Net Assessed Value/capita is \$4,000, take \$10,000, subtract the NAV/capita of \$4,000, divide by \$7,000, and multiply by 50. The score would be 42.86 points of a possible 50 points; ((10,000 - 4,000)/7000) X 50 = 42.86.

f. Median Housing Value (50 points maximum): Median Housing Value for lead applicant.

Median Housing Value Points = [(\$75,000 - median housing value)/\$50,000] X 50

- g. If the median housing value for the lead applicant is \$75,000 or higher, no points are awarded.
- h. If the median housing value for the lead applicant is \$25,000 or lower, 50 points are applicant.

For example, if the median housing value is \$35,000, take \$75,000, subtract the median housing value of \$35,000, divide by \$50,000, and multiply by 50. The score would be 40 points out of a total possible of 50; ((75,000 - $35,000)/50,000 \times 50 = 40$.

i. Median Household Income (50 points maximum):

Median Household Income Points = [(\$50,000 - median household income)/\$25,000] X 50

- j. If the median household income is \$50,000 or higher, no points are awarded.
- k. If the median household income is \$25,000 or lower, 50 points are awarded.
- 1. Between those values, the points are calculated by subtracting the median household income from \$50,000, dividing by \$25,000 and multiplying by 50, where \$50,000 is the top of the scale and \$25,000 is the range of the scale.

For example, if the Median Household Income is \$32,500, take \$50,000, subtract the median household income of \$32,500, divide by \$25,000, and multiply by 50. The score would be 35 points out of a possible 50; ((50,000 - 32,500)/25,000) X 50 = 35.

m. Percentage Population Change (50 points maximum): Percentage population change (1990-2000).

The percentage change is computed by subtracting the 1990 population from the 2000 population projection and dividing by the 1990 population. Convert this decimal to a percentage by multiplying by 100.

Percentage Population Change = [(2000 population - 1990 population)/1990 population] X 100

- a. If the population increased by 15% or greater, 0 points are awarded.
- b. If the population decreased by 10% or greater, 50 points are awarded.
- c. Between those values, the points are calculated by subtracting the Percent Population Change from 15%, dividing by 25%, and multiplying by 50, where 15% is the top of the scale and 25% is the range of the scale.

Percentage Population Change points = [(15% - Percentage Population Change)/25%] X 50

For example, if the population increased by 3%, take 15%, subtract 3%, divide by 25%, and multiply by 50. The score would be 24 points out of a total possible of 50; $(15-3)/25 \times 50 = 24$.

Local Match Contribution (100 points):

Up to 100 points possible based on the percentage of local funds devoted to the project. This total is determined as follows:

Total Match Points = % Eligible Local Match X 2

Eligible local match can be local cash or debt. Government grants, including Build Indiana Funds, are not considered eligible match. In-kind sources may provide eligible local match for the project, but the amount that can be counted as local match is limited to 5% of the total project budget, up to a maximum of \$25,000. Use of in-kind donations as eligible match is subject to prior approval from the Indiana Department of Commerce, Community Development Division.

Project Design Factors (450 points):

450 points maximum awarded according to the evaluation in three areas:

Project Need - why does the community need this project?

Financial Impact - why is grant assistance necessary to complete this project?

Local Effort - what has/is the community doing to move this project forward?

The project can receive a total of 150 points in each category. The project design points are awarded in 25-point increments. The points in these categories are awarded by the IDOC review team when evaluating the projects. Applicants should work with their IDOC field representative to identify ways to increase their project's scores in these areas.

CITIZEN PARTICIPATION PLAN INDIANA DEPARTMENT OF COMMERCE (STATE)

The State of Indiana, Department of Commerce, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a) wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Department's annual Consolidated Plan for CDBG funds submitted to HUD as well as the Department's overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program. In this regard, the Department of Commerce will perform the following:

- 1. Require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two (2) public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.
- 2. Consult with local elected officials and the Department's Grant Administrator Networking Group in the development of the Method of distribution set forth in the State's Consolidated Plan for CDBG funding submitted to HUD.
- 3. Publish a proposed or "draft" Consolidated Plan and afford citizens, units of general local government, and the CDBG Policy Advisory committee the opportunity to comment thereon;
- 4. Furnish citizens and units of general local government with information concerning the amount of CDBG funds available for proposed community development and housing activities and the range/amount of funding to be used for these activities;
- 5. Hold one (1) or more public hearings respective to the State's proposed/draft Consolidated Plan, on amendments thereto, duly advertised in newspapers of general circulation in major population areas statewide pursuant to I.C. 5-3-1-2 (B), to obtain the views of citizens on proposed community development and housing needs. The Consolidated Plan Committee published the enclosed legal advertisement to twelve (12) regional newspapers of general circulation statewide respective to the public hearings (April 14 and April 16, 2003) held on the 2003

 Consolidated Plan Update. In addition, this notice was distributed by mail to over 3,000 local officials, non-profit entities, and interested parties statewide in an effort to maximize citizen participation in the FY 2003 consolidated planning process:

The Republic, Columbus, IN
Indianapolis Star, Indianapolis, IN
The Journal-Gazette, Fort Wayne, IN
The Chronicle-Tribune, Marion, IN
The Courier Journal, Louisville, KY
Gary Post Tribune, Gary, IN
Tribune Star, Terre Haute, IN
Journal & Courier, Lafayette, IN
Evansville Courier, Evansville, IN
South Bend Tribune, South Bend, IN
Palladium-Item, Richmond, IN
The Times, Munster, IN

- 6. Provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds,
- 7. Make the Consolidated Plan available to the public at the time it is submitted to HUD, and;
- 8. Follow the process and procedures outlined in items 2 through 7 above with respect to any amendments to a given annual CDBG Consolidated Plan and/or submission of the Consolidated Plan to HUD.

In addition, the State also will solicit comments from citizens and units of general local government on its CDBG Performance Review submitted annually to the U.S. Department of Housing and Urban Developments (HUD). Prior to its submission of the Review to HUD, the State will advertise regionally statewide (pursuant to I.C. 5-3-1) in newspapers of general circulation soliciting comments on the Performance and Evaluation Report.

The State will respond within thirty (30) days to inquiries and complaints received from citizens and, as appropriate, prepare written responses to comments, inquiries or complaints received from such citizens.

NOTICE OF PUBLIC HEARING FY 2003 CONSOLIDATED PLAN FOR FUNDING

INDIANA DEPARTMENT OF COMMERCE INDIANA HOUSING FINANCE AUTHORITY INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION INDIANA DEPARTMENT OF HEALTH

Pursuant to 24 CFR Part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2003. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2003 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2003. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2003 Consolidated Plan will set forth the method of distribution of funding for the following state agencies and HUD-funded programs:

Indiana Department of Commerce - State Community Development Block Grant (CDBG) Program
Indiana Housing Finance Authority - Home Investment Partnership Program
Indiana Housing Finance Authority - Housing Opportunities for Persons With Aids Program
Indiana Family and Social Services Administration - Emergency Shelter Grant Program

These public hearings will be conducted as follows:

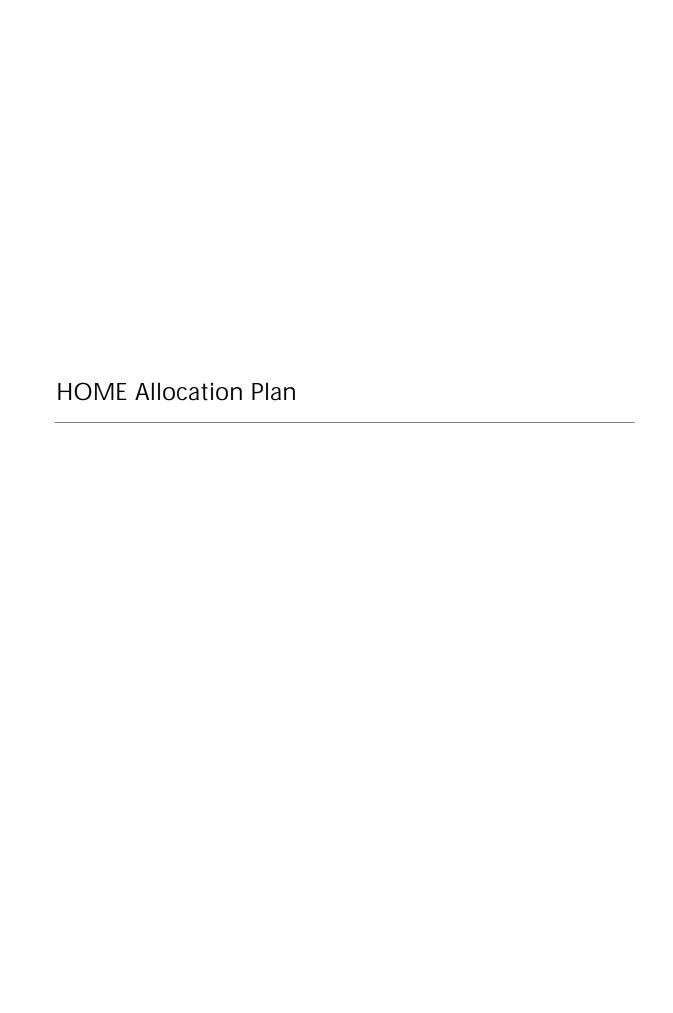
April 14, 2003 – Franklin College Franklin Room 501 East Monroe Street Franklin, IN 46131

April 16, 2003 – Marion Public Library 600 South Washington Street Marion, IN 46953

If you are unable to attend the public hearings, written comments are invited through April 30, 2003, at the following address:

Grants Management Office Indiana Department of Commerce One North Capitol - Suite 700 Indianapolis, IN 46204-2288

Please direct all questions to the Grants Management Office of the Department of Commerce at its toll free telephone number (800-246-7064) during normal business hours.





Program Descriptions and Allocation Plan

Program Year 2003

Community Development Block Grant (CDBG) HOME Investment Partnerships Program (HOME)

Methods of Distribution

The Indiana Housing Finance Authority (IHFA) allocates CDBG and HOME funds through the programs shown below. Each program area has unique criteria upon which funding decisions are based. For full program information, please refer to IHFA's full application packages and/or program guides.

PROGRAM NAME	FUNDING	TIMING OF FUNDING
	SOURCE	
Foundations	CDBG and	2-3 annual competitive funding cycles
	HOME	
CHDO Works	HOME	2-3 annual competitive funding cycles
Housing from Shelters to Homeownership	CDBG and	2-3 annual competitive funding cycles
	HOME	
RHTC/Bond/HOME Combined Funding	HOME	1-2 annual funding cycles
HOME Administrative Subrecipients	HOME	2-3 annual funding cycles
First Home/Plus	HOME	Continuous throughout the year
First Home/One Down	HOME	Continuous throughout the year
First Home 100	HOME	Continuous throughout the year
HomeChoice	HOME	Continuous throughout the year in
		Bartholomew, Knox, and Marion Counties and
		others on a case-by-case basis
First Home Community	HOME	Continuous throughout the year
First Home Opportunity	HOME	Continuous throughout the year

Foundations

The most successful housing programs are those that grow out of careful planning and assessment of the needs of a particular community. For this reason, IHFA provides funds to finance planning activities related to the development of affordable housing through the Foundations program.

Eligible Applicants / Eligible Activities

Housing needs assessments are used to gather data, prepare housing related community plans, and identify actions that need to be taken in order to create, develop, or preserve affordable housing. These studies are broad in nature and not specific to a particular site or activity. This activity is funded through CDBG. Only non-entitlement local units of government are eligible to apply for up to \$50,000 for this activity.

Feasibility studies are more specific to a particular site or housing activity and are similar to a market study. Through these studies, applicants can, among other things, identify a site for a particular housing activity, develop a preliminary estimate of costs, or identify whether or not there is adequate demand for a particular type of affordable housing. This activity is also funded through CDBG. Only non-entitlement local units of government are eligible to apply for up to \$30,000 for this activity.

Predevelopment loans are similar to feasibility studies except that State-certified Community Housing Development Organizations (CHDOs) are allowed to go even further into the planning process, to the point of obtaining an option to purchase the site or developing preliminary architectural plans.

Seed money loans can be used by CHDOs to pay for such things as final architectural and engineering plans, loan reservation fees, or building permit fees. Once a housing activity is deemed feasible and site control is obtained, a CHDO can apply for a seed money loan.

The CHDO must pay back either loan if the housing activity goes forward. The CHDO may borrow up to \$30,000 of HOME funds for a term of 24 months at a zero percent interest rate. If the housing activity is deemed infeasible or unable to go forward, the applicant may request that the loan be forgiven.

Scoring Criteria

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Constituency Served; Activity Design; Organizational Capacity; Readiness to Proceed; Market; and Minority or Women Business Enterprise Participation. Applicants can receive up to 100 total possible points. No award shall be made to any application that scores below a total of 50 points.

Notwithstanding the point ranking system set forth above, IHFA, through its Board of Directors, reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable federal regulations; (2) in furtherance of the overall goals of the Authority; and (3) determined by the Board to be in the interests of the citizens of the State of Indiana.

Funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

CHDO Works

Eligible Applicants

Eligible applicants are not-for-profit organizations that have successfully obtained certification from IHFA as a Community Housing Development Organization (CHDO), are in good standing with IHFA, and serve non-participating jurisdiction areas (unless they will be developing transitional housing).* Organizations that have not yet received CHDO certification (or whose certification is pending) are not eligible for operating funds.

*Participating Jurisdiction areas include:

Anderson Gary Muncie

Bloomington Hammond St. Joseph County Consortium

East Chicago Indianapolis** Terre Haute

Evansville Lake County Tippecanoe County Consortium

Fort Wayne

Eligible Activities

Eligible activities are those directly related to promoting the agency's ability to develop, sponsor, and/or own HOME CHDO-eligible affordable housing, such as homebuyer, rental, and transitional housing. Any applicant who successfully competes for operating funds is required to apply and receive funding for a HOME CHDO-eligible housing activities within twenty-four (24) months from the date that an operating award is made.

According to 24 CFR §92.208, eligible costs include reasonable and necessary costs for the operation of the CHDO. Such costs include, but are not limited to, salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment, including filing cabinets; materials; supplies; annual financial audit; and costs associated with a strategic long-range plan. Other costs may also be eligible. Applicants are encouraged to consider computer equipment needs, especially hardware and software updates.

Administrative costs associated with implementing the lead based paint regulations are eligible for funding under CHDO Works. These expenses include training staff on the regulations, staff certification for Lead Inspector/Risk Assessor and Lead Construction Supervisor, and special equipment purchases such as protective clothing or XRF machines.

Eligible costs do not include furniture or other office décor.

^{**} The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction. Applicants that serve these areas would be eligible for CHDO Works funding.

Scoring Criteria

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Organizational Capacity; Community Need; Access to Skilled Individuals; Training; and Financial Management. Applicants can receive up to 100 total possible points. The minimum scoring threshold for applications will vary as follows:

Number of Previous "CHDO Works" Awards	Threshold
0 awards	50 points
1 award	65 points
2 or more awards	75 points

Any application that falls below its respective threshold will not be recommended for funding.

Notwithstanding the point ranking system set forth above, IHFA, through its Board of Directors, reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Funding Limitations

Applicants may apply for up to \$30,000 in operating assistance. CHDOs may receive no more than one operating grant each year. CHDO Works funding (along with all other HOME-funded CHDO operating expenses) is limited to: (1) 50% of the CHDO's total operating expenses in any one fiscal year, or (2) \$50,000, whichever is greater.

Housing from Shelters to Homeownership

The Housing from Shelters to Homeownership program provides grants and loans to public and private organizations for the rehabilitation or new construction of affordable housing. The types of housing activities that can be funded and the eligible applicants depend on the source of funding. The chart below briefly outlines what activities are eligible for CDBG and HOME and the type of applicant that is eligible to apply for those funds.

Eligible Applicants / Eligible Activities	Local Units of Government (Non-CDBG Entitlement Communities) ¹	Local Units of Government (Non-HOME Participating Jurisdictions) & Townships ²	Community Housing Development Organizatio n (CHDO) ²	501(c)3 or 501(c)4 Organizations, Public Housing Authorities, & Joint Ventures
Emergency Shelter Rehabilitation/New Construction	CDBG			
Youth Shelter Rehabilitation/New Construction	CDBG			
Transitional Housing Rehabilitation ³	CDBG	HOME	HOME	HOME
Transitional Housing New Construction ³		HOME	HOME	HOME
Migrant/Seasonal Farm Worker Housing Rehabilitation/New Construction	CDBG			
Rental Rehabilitation	CDBG	HOME	HOME	HOME
Rental Rehabilitation/Refinance		HOME	HOME	HOME
Rental New Construction		HOME	HOME	HOME
Homebuyer Rehabilitation/New Construction		НОМЕ	HOME	НОМЕ
Owner-Occupied Rehabilitation	CDBG	HOME		HOME
Homeownership Counseling/Down Payment Assistance		НОМЕ		HOME

¹ The following entitlement communities are <u>not</u> eligible to apply for CDBG funds. However, non-entitlement applicants may apply for a housing activity located within an entitlement community if the applicant can demonstrate that beneficiaries will come from outside of the entitlement community's boundaries:

Anderson	Evansville	Goshen	Indianapolis*	Mishawaka	South Bend
Bloomington	Fort Wayne	Hammond	Lafayette	Muncie	Terre Haute
East Chicago	Gary	Kokomo	Lake County	New Albany	West Lafayette
Elkhort					

^{*} The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis entitlement community. Applicants that serve these areas would be eligible for CHDO Works funding.

Applications from, or housing activities located within, the following participating jurisdictions are not eligible for HOME funds <u>unless</u> the request is for transitional housing:

Anderson Gary St. Joseph County Consortium

Bloomington Hammond Terre Haute

East Chicago Indianapolis* Tippecanoe County Consortium

Evansville Lake County
Fort Wayne Muncie

*The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction. Applicants that serve these areas would be eligible for CHDO Works funding.

Scoring Criteria

Through the scoring criteria, preference is given to housing activities that:

- meet the needs of their specific community
- attempt to reach very low-income levels of 30% of area median income
- are ready to proceed with the housing activity upon receipt of the award
- revitalize existing neighborhoods

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Constituency Served; Development Characteristics; Financing; Market; Organizational Capacity; Readiness to Proceed; and Minority and Women Business Enterprise Participation.

No award shall be made to any application that scores below 40 points. Where applicable, the funding agreement and any restrictive covenants recorded with the property will contain restrictions applicable to the points received.

Notwithstanding the point ranking system set forth above, IHFA, through its Board of Directors, reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Assistance may be provided in the form of grants or loans; however, funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

³ IHFA will accept applications for HOME-funded transitional housing regardless of the development's location within the state.

Funding Limitations

In general, eligible applicants may apply for up to \$500,000 in CDBG or \$750,000 in HOME funds through the Housing from Shelters to Homeownership program. Applicants for owner-occupied rehabilitation and homeownership counseling/down payment assistance, though, are limited to a maximum of \$300,000.

The CDBG or HOME applicant's request for funding must not exceed the per unit subsidy limitations listed below:

- \$3,500 per unit in down payment assistance or 10% of the purchase price, whichever is lower, for beneficiaries of homeownership counseling/down payment assistance activities that are at or below 80% of the area median income for that county
- \$7,000 per unit in down payment assistance or 10% of the purchase price, whichever is lower, for beneficiaries of homeownership counseling/down payment assistance activities that are at or below 50% of the area median income for that county
- \$20,000 per bed for emergency shelters, youth shelters, or migrant/seasonal farm worker housing
- \$35,000 per 0 bedroom unit for transitional, rental, homebuyer, or owner-occupied rehabilitation activities
- \$40,000 per 1-2 bedroom unit for transitional, rental, homebuyer, or owner-occupied rehabilitation activities
- \$50,000 per 3 or more bedroom unit for transitional, rental, homebuyer, or owner-occupied rehabilitation activities

Provisions for Rental Rehabilitation/Refinance

- Applicants for rental rehabilitation/refinance must demonstrate that:
 - Refinancing is necessary to maintain current affordable units and/or create additional affordable units.
 - The primary activity is rehabilitation. The applicant must budget a minimum of 51% of the HOME funds for rehabilitation.
 - The development will satisfy a minimum 15-year affordability period.
 - Disinvestment in the property has not occurred.
 - The long term needs of the development can be met.
 - It is feasible to serve the targeted population over the affordability period.
- The amount of funds applied to the refinance budget line item will be made as an amortized loan to the applicant. The applicant should propose an interest rate, term, and amortization period. If the applicant proposes a balloon payment at the end of the term, a commitment letter from a lender willing to pay off the HOME loan at the end of the term must also be enclosed with the application.
- Applicants for rental rehabilitation/refinance cannot use HOME funds to refinance multifamily loans made or insured by any other Federal program, including, but not limited to, FHA, CDBG, or Rural Development.

Rental Housing Tax Credits / Private Activity Tax Exempt Bond Financing (RHTC/Bond/HOME Combined Funding)

In an effort to streamline the multi-family application process, developers applying for Rental Housing Tax Credits (RHTCs) or Private Activity Tax-Exempt Bond Financing (Bond) may simultaneously request funds from the HOME Investment Partnerships Program (HOME). Outside of this process, applications for HOME financing for a RHTC or Bond Development will only be considered in accordance with IHFA's Housing from Shelters to Homeownership application criteria and Supplemental HOME Funding Guidelines. Further, a Development that receives an allocation of 501(c)3 tax-exempt bonds will only be eligible to apply for IHFA HOME funding through the Housing from Shelters to Homeownership application.

Eligible Applicants

The award of HOME funds will be made as follows:

- 1. <u>State-Certified Community Housing Development Organization (CHDO)</u> HOME funds will be provided in the form of a forgivable loan to state-certified CHDOs that are the 100% general partner or member.
- 2. <u>Not-for-Profit Organizations</u> HOME funds will be provided in the form of a forgivable loan to not-for-profit organizations that are the 100% general partner or member
- 3. <u>Limited Partnerships (LP) or Limited Liability Companies (LLC)</u> For developments where a state-certified CHDO or not-for-profit organization is not the 100% general partner or member, HOME funds will be loaned to the ownership entity. If the LP or LLC has not yet been formed, the applicant for HOME funds should be the general partner or member. If a HOME award is made to the development, the loan documents must be executed by the LP or LLC.

Form of Assistance

1. HOME awards to state-certified CHDOs or not-for-profit 501(c)(3) or (4) organizations will be in the form of a forgivable loan when the applicant is the 100% general partner or member of the LP or LLC. If the CHDO or not-for-profit structures the HOME funds into the development as an amortized or deferred loan, they will be permitted to retain the repayments of principal and interest for use in other affordable housing developments. The CHDO or not-for-profit may use the repayment stream (both principal and interest): (1) to buy the property at the end of the partnership; (2) to pay the exit fees for other partners in the development at the end of the affordability period; (3) to provide services to the tenants of the particular development; (4) to exert influence over the conditions of sale of the property; or (5) for the organization's other affordable housing activities that benefit low-income families.

2. Alternatively, for developments where a CHDO or not-for-profit organization is not the 100% general partner or member, IHFA will provide the HOME funds as an amortized or deferred loan to the LP or LLC. If such an entity has not yet been formed, the applicant for the HOME funds should be the general partner or member, but all award documents must be executed by the LP or LLC. Principal and interest payments on these awards may be either deferred or amortized. The applicant may propose a loan term for up to 17 years (up to 2 years as a construction loan and 15 years as permanent financing). The interest rate is proposed by the applicant. The applicant must demonstrate in their application that the interest rate proposed is necessary in order to make the HOME-assisted units affordable. The HOME loan must be fully secured. While it can be subordinated to other financing, there must be sufficient collateral to fully cover the amount of the loan.

Eligible Activities

HOME funds are available statewide for the development of transitional housing. Otherwise, applications for Developments located within the following participating jurisdictions are not eligible for HOME funds.

Anderson	Gary	St. Joseph County Consortium
Bloomington	Hammond	Terre Haute
East Chicago	Indianapolis*	Tippecanoe County Consortium
Evansville	Lake County	
Fort Wayne	Muncie	

^{*} The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction. Applicants that serve these areas would be eligible for CHDO Works funding.

HOME funds may be used for acquisition, construction or rehabilitation hard costs, and testing for lead hazards for HOME-assisted units. HOME funds may not be used toward the refinancing of existing permanent debt.

HOME funds may assist rental, permanent supportive, or transitional housing. These units can be in the form of traditional apartments or single-room-occupancy units (SROs). SRO housing consists of single room dwelling units that are the primary residence of the occupant(s). If the Development consists of conversion of non-residential space or reconstruction, SRO units must contain either kitchen or bathroom facilities (they may contain both). For Developments involving acquisition or rehabilitation of an existing residential structure, neither kitchen nor bathroom facilities are required to be in the unit. However, if individual units do not contain bathroom facilities, the building must contain bathroom facilities that are shared by tenants.

HOME funds are generally not available for units identified as part of an approved RHTC or Bond lease-purchase program, unless the purchase will occur after the termination of the HOME affordability period. In such case, the assisted units will be considered rental for purposes of the HOME award. Prior to the HOME affordability period expiration, IHFA will consider requests to permit tenants to purchase HOME-assisted rental units on a case-by-case basis only.

Scoring Criteria

There are no scoring criteria for RHTC/Bond/HOME awards. Eligibility for the HOME funds will be determined based on:

- 1. Whether the development demonstrates a need for HOME funds in order to make a greater number of rental units affordable to lower income households.
- 2. Whether the development meets State and Federal requirements of all programs for which it is applying.
- 3. If the development ranking is sufficient for it to be awarded RHTCs pursuant to the Tax Credit program guidelines.
- 4. The availability of HOME funds.

Funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Funding Limitations

The maximum HOME request is \$300,000. IHFA has established a per unit subsidy limitation for HOME-assisted units of \$35,000 for 0-bedroom units, \$40,000 for 1- and 2-bedroom units, and \$50,000 for units with 3 or more bedrooms.

HOME Administrative Subrecipients

IHFA staff generally oversees the implementation of the HOME program; however, IHFA accepts proposals from organizations interested in participating in specific areas of administration that compliment and/or expand IHFA's efforts. Proposals are accepted during published funding cycles.

IHFA reserves the right, however, to initiate subrecipient agreements with not-for-profit organizations or public agencies for specific HOME administrative activities. These subrecipient agreements will be made available throughout the year upon approval of the activity by the IHFA Board of Directors.

Eligible Applicants

- Not-for-profit corporations, as designated under section 501(c)(3) or 501(c)(4) of the Internal Revenue Code
- Public agencies

Eligible Activities

- Only those activities allowed under the HOME regulations (24 CFR 92.207) are eligible for funding with IHFA's HOME administration funds.
- HOME subrecipient activities must comply with the requirements of 24 CFR 84 (a.k.a. OMB Circular A-110) "Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Not-for-profit Organizations."
- In general, IHFA looks for proposals that have a statewide impact and serve to further the Authority's efforts in one or more of the following areas:
 - General management, oversight, and coordination of the HOME program
 - Providing public information to residents and citizen organizations participating in the planning, implementation, or assessment of housing activities being assisted with HOME funds
 - Affirmatively furthering fair housing
 - Compiling data in preparation for the State Consolidated Plan
 - Complying with other Federal requirements such as affirmative marketing; minority outreach; environmental review; displacement, relocation, and acquisition; labor standards; lead-based paint; and conflicts of interest.

Scoring Criteria

There are no scoring criteria for HOME Administrative Subrecipient awards. Eligibility for these funds will be determined based on:

- 1. Whether proposed activities have a statewide impact.
- 2. Whether the proposal demonstrates a need for HOME funds.
- 3. Whether proposed activities meet the HOME regulatory requirements of an administrative subrecipient.
- 4. Whether proposed activities serve to further IHFA staff efforts.
- 5. The availability of HOME administrative funds.

Funding Limitations

As allowed by HOME regulations (24 CFR 92.207), IHFA may expend up to 10% of the annual allocation for payment of reasonable administrative and planning costs of the HOME program.

First Home/Plus

Difficulty in coming up with cash for a down payment is often the biggest obstacle for first-time homebuyers. Subsequently, IHFA has developed the First Home/Plus program, through which IHFA links HOME funds in the form of down payment assistance with its Mortgage Revenue Bond (MRB) program.

Eligible Applicants

The borrower must meet the following eligibility requirements:

- 1. Must be a first-time homebuyer (i.e. has not, at any time during the three years preceding the date of loan closing had an ownership interest in his/her principal residence), unless the buyer is purchasing a home located in a targeted area as published in IHFA's First Home/Plus Program Guide.
- 2. Must be income-eligible as published in IHFA's First Home/Plus Program Guide.
- 3. If a borrower is separated from their spouse, a legal separation agreement or a petition for the dissolution is required prior to preliminary approval.
- 4. Must reasonably expect to reside in the property as his/her principal residence within 60 days after the loan closing date on existing homes and within 60 days of completion for a newly constructed home.
- 5. Must currently be or intend to become a resident of the State of Indiana.
- 6. Must successfully complete a homeownership training program.

Eligible Activities

Income-eligible homebuyers can receive up to 10% of the home purchase price in down payment assistance in conjunction with a below-market interest rate mortgage through IHFA. The First Home/Plus program is operated through a partnership between IHFA and participating local lending institutions throughout Indiana. HOME down payment assistance is provided as a 0%, forgivable second mortgage. If the buyer resides in the property for five years, the second mortgage is forgiven. For the purchase of an existing home, for three months prior to the sale, the home must have been vacant, occupied by the seller, or rented to the household that is buying the home.

Funds are allocated on a first-come, first-served basis. Interested borrowers must contact a participating lender to apply for the program. Borrowers are encouraged to contact a participating lender for loan "pre-approval" before they begin looking for a house.

Borrowers must successfully complete a homeownership training program. The participating lender may choose the type of training the borrower receives; however, IHFA strongly recommends a face to face or classroom course given by a HUD approved counselor. A certificate of completion or achievement is required in the loan application package.

Funding Limitations

Depending upon their income, borrowers receive HOME funded down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively) of the sales price or the appraised value of the property, whichever is less. Acquisition cost of the home may not exceed the lesser of the maximum as set forth in IHFA's First Home/Plus Program Guide or FHA 203(b) Mortgage Limits as published periodically by HUD.

First Home/One Down

IHFA and Fannie Mae jointly offers the First Home/One Down program, which allows qualified first-time home buyers to obtain mortgages with an investment as little as 1%. The loans are offered through IHFA and its statewide network of participating lenders. In many ways, the First Home/One Down program is operated in the same manner as IHFA's First Home/Plus program, as described in the previous section. Differences between the two programs are highlighted below.

IHFA/Fannie Mae's First Home/One Down program offers homebuyers affordable conventional financing. The qualified homebuyer obtains a first mortgage at a below market interest rate. HOME down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

Borrowers must have at least 1% of their own funds invested in the transaction. Sellers may pay up to 3% of the sales price in closing cost. The normal Fannie Mae requirement of having cash reserves left in the bank after closing equal to two months mortgage payments is waived. Preand post-purchasing counseling are requirements of the program.

First Home 100

The First Home 100 program combines IHFA's First Home program and Rural Development's Direct Loans to stretch resources and reach a broader number of eligible borrowers. It is available in areas that are served by Rural Development. Hoosiers can apply for the program through Rural Development offices.

IHFA and Rural Development have combined their income and purchase price limits to make it simpler to determine eligibility for the program. Under First Home 100, an eligible borrower would receive two mortgages, one from IHFA's First Home program, with a below market interest rate, and one from Rural Development, with an interest rate based on the applicant's ability to pay. In some cases, a borrower may also qualify for IHFA's HOME funded down payment assistance, which would result in a forgivable third mortgage to further reduce the borrower's monthly payments.

While IHFA's First Home programs are primarily restricted to first-time homebuyers, this requirement is waived in 30 rural Indiana counties that are designated as targeted areas by the U.S. Department of Housing and Urban Development. These areas largely coincide with the areas served by Rural Development.

HomeChoice

The HomeChoice program was created by Fannie Mae to provide affordable housing for low- to moderate-income individuals who are disabled or who have disabled dependents living with them. Fannie Mae has approved Indiana's HomeChoice Program, and a public announcement was made on January 24, 2001. The availability of this program in Indiana is the result of a team effort among IHFA, Fannie Mae, the Back Home in Indiana Alliance, and Irwin Mortgage. The program is tailored to meet the unique needs of people with disabilities by offering lower down payment requirements; flexible qualifying and underwriting standards; and use of non-traditional credit histories.

To be eligible for the HomeChoice, program applicants must meet certain requirements. Borrowers must be classified as disabled as established in the Americans with Disabilities Act of 1990 or be defined as handicapped by the Fair Housing Amendments of Act of 1988. Also, borrowers must be low- or moderate-income as defined by the U.S. Department of Housing and Urban Development (HUD), which varies by county. In addition, the borrower must occupy the home within 60 days of the loan's closing or completion.

Initially, HomeChoice was offered in three counties: Bartholomew, Knox, and Marion, and has now expanded into other counties on a case-by-case basis. IHFA has earmarked \$1 million in revenues from its non-taxable mortgage revenue bonds (MRBs) to finance the first mortgages. Additionally, borrowers receive HOME funded down payment assistance of 10% of the sales price or the appraised value of the property, whichever is less. Bank One currently originates the mortgages, and the Back Home in Indiana Alliance markets, screens applicants, and coordinates counseling for the program

First Home Community

This loan is offered through IHFA and its statewide network of participating lenders. In many ways, the First Home Community program is operated in the same manner as IHFA's First Home/Plus program. The difference is that First Home Community is a partnership program with Fannie Mae that enables Teachers, Fire Fighters, Law Enforcement, State and Municipal workers to purchase a home with as little as one percent of the purchase price, or \$500, which ever is less, of their own funds. The program allows for higher loan-to-value options, lower out of pocket costs and more flexible underwriting criteria.

HOME down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

First Home Opportunity

This loan is offered through IHFA and its statewide network of participating lenders. In many ways, the First Home Opportunity program is operated in the same manner as IHFA's First Home/Plus program. The difference is that First Home Opportunity is a partnership program with Fannie Mae that enables qualified homebuyers the ability to purchase a home with as little as one percent of the purchase price, or \$500, which ever is less, of their own funds. The program allows for higher loan-to-value options, lower out of pocket costs and more flexible underwriting criteria.

HOME down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

HOME Investment Partnerships Program – Funds Transfer

IHFA, at its discretion, may authorize HUD to transfer a portion of the State's allocation of HOME Investment Partnerships Program funds to qualifying communities to meet a \$500,000 threshold funding level.

HOME Investment Partnerships Program - Resale/Recapture Guidelines

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92.254(a)(4), the State of Indiana is establishing policy guidelines to ensure affordability for low-income homebuyers. Because of the diversity of program designs throughout the State, recapture provisions will be appropriate for some housing activity designs and resale provisions will be appropriate for others.

Affordability Periods

HOME-assisted housing must meet the affordability requirements listed below, beginning after project completion. Project completion, as defined by HUD, means that:

- all necessary title transfer requirements and construction work have been performed;
- the project complies with the HOME requirements, including the property standards requirement under 24 CFR 92.251;
- the final drawdown has been disbursed for the project; and
- the project completion information has been entered into HUD's IDIS system.

Homeownership Assistance HOME amount per unit	Minimum period of affordability
under \$15,000	5 years
\$15,000 - \$40,000	10 years
over \$40,000	15 years

Termination of Affordability Period

The affordability restrictions must terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD. The housing provider of HOME funds may use purchase options, rights of first refusal, or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the development.

Resale Guidelines

Where the program design calls for no recapture or where a program sponsor so chooses, the guidelines for resale may be adopted in lieu of recapture guidelines. Resale restrictions will require the seller to sell the property only to a low-income family that will use the property as their principal residence. The term "low-income family" shall mean a family whose gross annual income does not exceed 80% of the median family income for the geographic area as published annually by HUD.

The purchasing family should pay no more than 30% of its gross family income towards the principal, interest, taxes, and insurance for the property on a monthly basis. Individual grantees may, however, establish guidelines that better reflect their mission and clientele. Such guidelines should be described in the application, program guidelines, or award agreement. The housing shall remain affordable to a reasonable range of low-income buyers for the period described in the HOME regulations, as from time to time may be amended.

The homeowner selling the property will be allowed to receive a fair return on investment, which will include the homeowner's investment and any capital improvements made to the property.

Recapture Guidelines

The amount of HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy or lease the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value (i.e., development subsidy). IHFA will calculate the amount of HOME recapture based on the lesser of (1) the prorated amount remaining to be forgiven each year for the term of the affordability period; or (2) the net proceeds of from the sale of the house shared between IHFA and the homeowner.

Proration

The affordability period is determined by the amount of HOME funds that went into the unit. IHFA's grantees must determine in their program guidelines the amount of prorata share that will be forgiven each year over the affordability period.

Net Sale Proceeds

The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. If the net proceeds are not sufficient to recapture the full amount of the HOME investment plus recover the amount of the homeowner's down payment and any capital improvement made by the owner since purchase, IHFA will share the net proceeds with the homeowner.

The net proceeds may be divided proportionally as set forth in the following mathematical formula:

HOME Recapture Amount = (HI/(HI + HOI)) X Net Proceeds

Homeowner Amount = (HOI/(HI + HOI)) X Net Proceeds

HI = HOME Investment HOI = Homeowner Investment

Capital Improvements

Capital improvements are defined as the cost of improvements that increase the value of property or lengthen its life. Examples include, but are not limited to, putting a recreation room in an unfinished basement, adding another bathroom or bedroom, putting up a fence, putting in new plumbing or wiring, installing a new roof, or paving the driveway.

Property Disposition

In situations in which units assisted by IHFA are not brought to completion or fail to meet their affordability commitment, IHFA may acquire these properties or assist other organizations in acquiring. Properties IHFA purchases would then be available for sale through a disposition program outside of the typical funding rounds on an as needed basis.

The disposition goals include:

- Selling assisted units quickly.
- Ensuring that all applicable HOME or CDBG requirements/regulations are met.

IHFA would negotiate the final terms of any and all contracts or agreements with buyers selected to successfully meet the needs of IHFA.

In situations in which an activity has been completed, IHFA may choose to seek a waiver from HUD for the use of additional HOME funds in the development.

Indiana Housing Finance Authority 2003 Proposed CDBG and HOME Allocations

Awards During PY 01 Proposed PY 01 7/1/01 - 6/30/02 Community Development Block Grant (CDBG) 6% **Foundations** \$300,000 6% \$356,050 -Housing Needs Assessments \$200,000 4% \$290,000 5% 1% -Site-Specific Feasibility Studies \$100,000 2% \$66,050 Housing from Shelters to Homeownership \$4,700,000 94% \$5,922,600 94% -Emergency Shelters 1 \$500,000 10% 0% -Youth Shelters 1 \$0 0% \$500,000 10% -Transitional Housing 1 \$500,000 10% \$0 0% -Migrant/Seasonal Farmworker Housing \$500,000 10% \$427,600 7% -Rental Housing 3% \$750,000 15% \$200,000 -Owner-Occupied Units 84% \$1,950,000 39% \$5,295,000 Total² \$5,000,000 100% \$6,278,650 100%

Proposed		Awards During PY 02	
PY 02		7/1/02 - 2/28/03	
\$500,000	10%	\$300,000	5%
\$350,000	7%	\$300,000	5%
\$150,000	3%	\$0	0%
\$4,500,000	90%	\$6,273,627	95%
\$500,000	10%	\$109,102	2%
\$500,000	10%	\$0	0%
\$500,000	10%	\$0	0%
\$500,000	10%	\$1,287,900	20%
\$600,000	12%	\$496,625	89
\$1,900,000	38%	\$4,380,000	67%
\$5,000,000	100%	\$6,573,627	100%

oposed Y 03	
\$500,000	10%
\$400,000	8%
\$100,000	2%
4,500,000	90%
\$500,000	10%
\$400,000	8%
\$400,000	8%
\$500,000	10%
\$500,000	10%
2,200,000	44%
5,000,000	100%

HOME Investment Partnerships Program (HOME)

Foundations

- -CHDO Predevelopment Loans
- -CHDO Seed Money Loans

Housing from Shelters to Homeownership

- -Transitional Housing
- -Rental Housing
- -Lease-Purchase Units
- -Homebuyer Units
- -Owner-Occupied Units
- -Homeownership Counseling/Downpayment Assistance

HOME/RHTC/Bond

- -Transitional Housing 1
- -Rental Housing
- -Permanent Supportive Housing¹

CHDO Works - CHDO Operating Grants First Home Plus Program³

Administration 4

HOME/501c3 Bonds

- -IHFA Administrative Expenses and Professional Contracts 5
- -Administrative Subrecipient Agreements

Total²

	\$450,000	3%	\$310,550	2%
	\$250,000	2%	\$245,450	1%
	\$200,000	1%	\$65,100	0%
	\$7,009,900	43%	\$10,762,236	54%
	\$1,500,000	9%	\$1,102,537	6%
	\$1,500,000	9%	\$3,984,215	20%
	\$1,000,000	6%	\$490,000	2%
	\$1,000,000	6%	\$3,685,814	19%
	\$1,000,000	6%	\$200,230	1%
	\$1,009,900	6%	\$1,299,440	7%
	\$3,000,000	19%	\$3,110,000	16%
	\$0	0%	\$0	0%
	\$3,000,000	19%	\$3,110,000	16%
NA			NA	
	\$600,000	4%	\$599,500	3%
	\$3,300,000	20%	\$3,736,973	19%
	\$150,000	1%	\$0	0%
	\$1,612,100	10%	\$1,298,147	7%
			\$952,096	5%
			\$346,051	2%
\$	16,122,000	100%	\$19,817,406	100%

2%	\$292,800	3%	\$500,000
2%	\$211,900	2%	\$300,000
1%	\$80,900	1%	\$200,000
61%	\$7,217,878	59%	\$9,642,300
22%	\$2,596,000	6%	\$1,000,000
14%	\$1,682,880	15%	\$2,500,000
0%	\$0	0%	\$0
15%	\$1,736,002	13%	\$2,142,300
4%	\$482,000	12%	\$2,000,000
6%	\$720,996	12%	\$2,000,000
0%	\$0	24%	\$4,000,000
0%	\$0	6%	\$1,000,000
0%	\$0	18%	\$3,000,000
	NA		IА
4%	\$480,000	4%	\$660,000
26%	\$3,075,419	0%	\$0
0%	\$0	0%	\$0
7%	\$817,281	10%	\$1,644,700
4%	\$503,281		
3%	\$314,000		
100%	\$11,883,378	100%	\$16,447,000

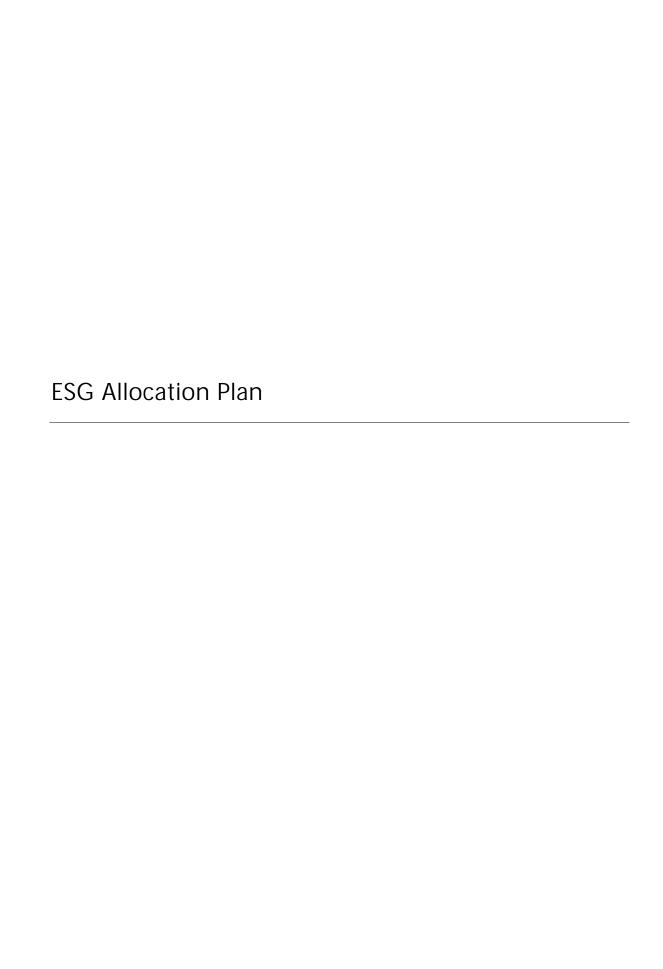
\$16,562,078	100%
\$1,656,208	10%
\$0	0%
\$3,500,000	21%
\$669,000	4%
\$400,000	2%
\$1,600,000	10%
\$400,000	2%
\$2,400,000	14%
\$1,730,870	10%
\$800,000 \$1,736,870	5% 10%
\$2,000,000	12%
\$0	0%
\$1,900,000	11%
\$1,400,000	8%
\$7,836,870	47%
\$150,000	1%
\$350,000	2%
\$500,000	3%

. . .

- ¹ Emergency shelters, youth shelters, and transitional housing funding goals \$2.5 million for calendar years 1994-1999, \$3 million for calendar year 2000-2001, \$3.5 million beginning in calendar year 2002.
- ² Total amount awarded may differ from amount available due to deobligations and reallocations of prior year funding.
- ³ Award column includes houses funded with HOME Program Income. Data reflects closing date.
- 4 Proposed amount includes total admin for IHFA, grantees, subrecipients, & other professional administrative contracts. Award column excludes grantee admin funds.

2003 Proposed Allocation Plan

⁵ Reflects administrative expenses through 12/30/02



EMERGENCY SHELTER GRANT 2003 - 2004

NAME	Allocation
ADAMS CO. CRISIS SHELTER	\$10,000.00
AIDS MINISTRIES	\$15,525.00
ALBION FELLOW BACON	\$12,751.00
ALTERNATIVES	\$40,000.00
ARCHDIOCESE OF INDPLS, ST. ELIZABETH	\$30,025.00
CATHOLIC SOCIAL SERVICE OF CENTRAL IN	\$27,254.00
CENTER FOR WOMEN AND FAMILY	\$30,000.00
CHRISTIAN COMM ACTION OF PORTER CO	\$10,300.00
CHRISTIAN LOVE HELP CENTER	\$10,000.00
CITIZENS CONCERNED 4 HOMELESS	\$21,481.00
COLUMBUS REG SHEL 4 WOMEN (TURNING P	\$15,520.00
COMMUNITY & FAMILY SERVICES, INC.	\$10,401.00
COMMUNITY ACTION PORTER-EVAN & VAND CO	\$30,098.00
COMMUNITY ANTI-VIOLENCE ALLIANCE	\$10,000.00
COMMUNITY SERVICE CENTER - MORGAN CO	\$40,000.00
COUNCIL ON DOMESTIC ABUSE	\$10,000.00
CRISIS CENTER/A YOUTH SVICE BUREAU	\$10,000.00
CRISIS CONNECTION	\$16,000.00
DAYSPRINGS CENTER	\$19,475.00
DISMAS INC.	\$10,424.00
ECHO HOUSE CORP EMMAUS MISSION CENTER	\$25,900.00
EVANSVILLE GOODWILL INDUSTRIES	\$10,100.00 \$22,156.00
FAM. CRISIS SHELTER OF MONTGOM CO	\$11,000.00
FAMILY SERVICE SOCIETY (HANDS OF HOPE	\$28,796.00
FAMILY SERVICES OF DELAWARE COUNTY	\$27,000.00
FAMILY SERVICES OF ELKHART COUNTY	\$24,831.00
FORT WAYNE WOMEN'S BUREAU	\$15,000.00
GARY COMM ON THE STAT OF WOM/ARK	\$30,000.00
GENESIS OUTREACH, INC	\$13,400.00
GENESIS PLACE, INC.	\$23,284.00
GENNESARET FREE CLINIC	\$12,000.00
GOSHEN INTERFAITH HOSP NETWORK	\$25,068.00
HANCOCK HOPE HOUSE	\$24,179.00
HAVEN HOUSE SERVICES	\$37,000.00
HAVEN HOUSE, INC.	\$10,000.00
HEART HOUSE, INC.	\$10,000.00
HOPE HOUSE ADDICTION RECOVERY	\$12,000.00
HOPE HOUSE INC.	\$13,000.00
HORIZON HOUSE, INC	\$36,583.00
HOUSE OF BREAD AND PEACE	\$10,300.00
HOUSING AUTHORITY OF GREENCASTLE	\$13,459.00
HOUSING OPPORTUNITY	\$10,000.00
HUMAN SERVICES	\$32,680.00
INDIANAPOLIS INTERFAITH HOSPITALITY	\$10,000.00
INTERFAITH MISSION, INC.	\$13,300.00
JACKSON COUNTY CENTRAL SERVICES, INC.	\$10,000.00

NAME	Allocation
KNOX.CTY.DV.	\$10,000.00
KOS.CTY.SHEL.ABUSE	\$37,509.00
LAFAYETTE TRANSITION HOUSING CENTER	\$40,000.00
LAFAYETTE URBAN MINISTRIES	\$23,196.00
LIFE CHOICE, INC.	\$23,535.00
LIFE TREATMENT	\$25,050.00
MARGARET ALEXANDER C.H.I.L.D. CENTER	\$10,000.00
MARION HOME FOUNDATION	\$21,000.00
MARTIN LUT KING COMM/COBURN PLACE	\$10,000.00
MIDDEL WAY HOUSE	\$20,684.00
NOBLE HOUSE	\$10,000.00
NORTH CENTRAL IND. RURAL	\$12,581.00
OPEN DOOR COMMUNITY SERVICES,INC	\$40,000.00
PRISONER & COMMUNITY TOGETHER	\$10,000.00
PROJ STEPPING STONE OF MUNCIE	\$10,000.00
PROVIDENCE SELF SUFF. MINISTRIES, INC	\$11,000.00
QUEST FOR EXCELLENCE	\$19,833.00
ROOSEVELT MISSION, INC.	\$25,433.00
SAFE PASSAGE	\$10,000.00
SALVATION ARMY - RUTH LILLY SOCIAL SE	\$27,569.00
SHELTER INC.	\$35,000.00
ST. JUDE, INC.	\$11,081.00
STEPPING STONE 4 VET. INC.	\$13,200.00
STEPPING STONE SHELTER 4 WOMEN	\$11,957.00
THE CARING PLACE	\$23,000.00
THE CENTER FOR THE HOMELESS	\$33,409.00
THE JULIAN CENTER	\$32,000.00
THE MENTAL HEALTH ASSOCIATION	\$29,995.00
THE SALVATION ARMY EVANSVILLE	\$15,427.00
THE SALVATION ARMY HARBOR LIGHT	\$29,177.00
THE SALVATION ARMY KOKOMO	\$10,000.00
THE SALVATION ARMY LAFAYETTE	\$10,100.00
THE SALVATION ARMY VINCENNES	\$10,000.00
THE UNITED CARING SHELTER	\$19,119.00
TWIN OAKS HOUSING CORPORATION	\$10,000.00
VINCENT HOUSE	\$15,000.00
YOUTH SERVICE BUREAU OF ST. JOSEPH	\$11,751.00
YWCA EVANSVILLE	\$10,551.00
YWCA FAMILY INTERVENT (KOKOMO)	\$10,000.00
YWCA FT. WAYNE	\$10,200.00
YWCA GREATER LAFAYETTE	\$13,654.00
YWCA RICHMOND	\$15,000.00
YWCA ST. JOE.	\$14,199.00

TO: Emergency Shelter and Domestic Violence Providers

FROM: Joan M. Cochran, Section Manager

THROUGH: Thurl B. Snell, Deputy Director

DATE: December 28, 2001

SUBJECT: 2003 – 2004 Emergency Shelter and Violence Funding Applications

We are pleased to provide the combined Emergency Shelter, (ESG) Domestic Violence (DV) and Sexual Assault application packet. Renitra Moore-Marion, ESG Program Specialist, and Lena Harris, DV Program Specialist, have worked vigorously on refining and shortening the application process.

Each year the Division of Family and Children (DFC) awards funds to agencies statewide providing Emergency Shelter Grant (ESG) services (including transitional housing) and/or Family Violence programs. The programs combined in this packet are Emergency Shelter (0306); Social Service Block Grant (0600); Domestic Violence Prevention and Treatment (0640); Federal Family Violence Services (0620); and Sexual Assault Services (0900). We do hope you find this process more efficient.

Before your submission, please note the following:

- 1. This will be a 2-year grant period.
- 2. Agencies may apply for any or all ESG/Violence funding they are qualified to administer.
- 3. The application format has been updated. Please read each question carefully and answer as fully as possible.
- 4. All sections for which you are applying must be fully completed. Incomplete answers or missing documents will result in a reduction of the application's score.
- 5. Please be advised that certain items must be included in the application. Each application will be evaluated and scored by no less than two members of the Review Committee. The scores will be averaged and funding awards will be based on the averaged scores. **See Service Descriptions for minimum scores**.
- 6. Each program section is designated by a different color: ESG, Section 1 Blue; Social Service Block Grant, Section 2 Beige; DVPT, Section 3 Pink; Federal Family Violence, Section 4 Yellow; and Sexual Assault Services, Section 5 Green. Only complete and return those sections where funds are being requested. Pages are to be sequentially numbered. Sections are to be tabbed. Proposals and copies are to be three hole punched and submitted in a pocket folder, with one side for the common information and one for the program section.

- 7. When applying for both the ESG and Violence funding, please submit an extra copy of the common information.
- 8. Please read carefully the "Description of Grants and Funding Opportunities" section. These service descriptions detail the programs that an agency must provide in order to apply for funding.
- 9. ESG funds are awarded on a statewide competitive basis. **ESG awards will have a maximum of \$40,000 and a minimum of \$10,000.**
- 10.ESG funds will only be awarded to organizations that provide actual shelter for the homeless. This includes day shelters.
- 11. The Secretary of State's Certificate of Existence must be in the agency's legal, Incorporated name, *not doing business as.* This will expedite the application process and assist in ensuring you receive your grant timely.
- 12.All Funded Programs are **required** to have Internet access. This will facilitate the mandatory reporting of statistics and demographics to federal funding sources. Please be sure to list your e-mail address for the shelter director on the information page.

Staff will provide **mandatory** training on the application process and other important information, on January 23, 2002, at 10:00 am. in the Government Center South Auditorium. The Review for Application of Funds score sheet will be provided at the training. Please contact Ms. Moore-Marion with the number of attendees at 800.341.3614, extension 7117.

The application deadline is Monday, February 11, 2002. Applications received after 4:30 p.m. on that date, faxed proposals, or incomplete submissions will **NOT** be considered.

Please submit one original application and one copy to the attention of:

JANET CORVIN
DIVISION OF FAMILY AND CHILDREN
HOUSING AND COMMUNITY SERVICES SECTION
402 W. WASHINGTON ST., ROOM W 381
P. O. BOX 6116
INDIANAPOLIS, IN 46206-6116

Should you have any questions regarding the ESG or the family violence applications, the process, or procedures, please contact Renitra Moore-Marion, ESG Program Specialist, at 317.232.7117, or Lena Harris, Family Violence Program Specialist, at 317.232.4241. They can also be reached toll free at 1.800.341.3614, extension 7117 or extension 4241. We look forward to your participation in this process.

Cc: James M. Hmurovich
DFC Regional Managers
DFC Deputy Directors (Letter Only)
HCSS Staff (Letter Only)
Local Offices of the Division of Family and Children (Letter Only)

FUNDING APPLICATION TRAINING AGENDA

Date: January 23, 2002

Time: 10:00 AM

Place: Indiana Government Center South, Auditorium

10:00 am – 11:00 am 2002-2004 Funding Application Review

A. Grant Writing Tips

11:00 am - 12:00 am Fiscal Review

A. Contract Management System

B. Forms

1. FSSA Data Form

2. W 9

3. Taxpayer Identification Number Request

4. Budget Forms

5. Close-out Reports

C. Common Unintentional Errors

 $12:00 \ pm - 1:00 \ pm$ Lunch

Afternoon Session – For all 2002 Grant Recipients

 $1:00 \ pm - 2:00 \ pm$ Claims Review

A. How to Claim

B. How to Document the Advance

 $2:00 \ pm - 3:00 \ pm$ Shelter Search Review

 $3:00 \ pm - 4:00 \ pm$ Other Funding Sources

 $4:00 \ pm - 4:30 \ pm$ Meeting with all 2001-2002 ESG Recipients

FAMILY AND SOCIAL SERVICES ADMINISTRATION DIVISION OF FAMILY AND CHILDREN Housing and Community Services Section

EMERGENCY SHELTER AND VIOLENCE PROGRAMS

FY 2003 and FY 2004 APPLICATION FOR FUNDS COVER PAGE

Contact Information

Emergency Shelter

Renitra Moore-Marion
Housing and Community Services
P.O. 6116
402 W. Washington St.
Indianapolis, Indiana 46206
317.232.7117
800.341.3614, ext. 7117
rmoore-marion@fssa.state.in.us

Family Violence

Lena Harris
Housing and Community Services
P.O. Box 6116
402 W. Washington St.
Indianapolis, Indiana 46206
317.232.4241
800.341.3614, ext. 4241
lharris@fssa.state.in.us

Please check which application(s) you are completing:					
ESG	(0306)	SSBG	(0600)	DVPT	(0640
	FFV	(0620)	SOS	(0900)	

Application for Funds Indiana Family and Social Services Administration Division of Family and Children Housing and Community Services Section FY 2003 and FY 2004

(Required Information for all Proposals)

Agency's Legal Name:	Agency Mailing Address, including City/State/Zip:
Is agency's mailing address confidential?	Federal ID/Employer ID:
Yes No	
Agency CEO/Executive Director:	Agency Program Director:
Email:	Email:
Agency Physical Address, including City/State/Zip	Is agency's physical address confidential?
	Yes No
Telephone: ()	Principal counties your project serves:
FAX: ()	
Please circle the most accurate description of your agency:	Has this agency ever contracted with any other division of the Family and Social Services
Non-profit for-profit county	Administration? (If yes, please specify which Division.)
city town	Yes No
educational institution	

GENERAL INSTRUCTIONS

- Completed applications for Emergency Shelter and Violence funding from the Division of Family and Children, for fiscal year FY'2003 and FY'2004 <u>must be received by</u> the Division of Family and Children at the address below <u>by 4:30 PM (EST) on Monday, February 11, 2002.</u> Materials received after the deadline or apart from the application are ineligible for funding and will not be considered. Faxed copies will not be accepted for funding. The Division of Family and Children will review and make all funding decisions. For acknowledgment that the proposal has been received, include a self-addressed stamped postcard that will be mailed to the applicant when the proposal is received. A copy of the application is available on disk upon request.
- Applications may be mailed to or delivered to following address:

JANET CORVIN
DIVISION OF FAMILY AND CHILDREN
HOUSING AND COMMUNITY SERVICES SECTION
402 W. WASHINGTON ST., ROOM W 381
P. O. BOX 6116
INDIANAPOLIS, IN 46206-6116

Application materials delivered to any other address will not be considered.

- Applications must be consistent with the service description and comply with requirements contained in this notice of grant availability.
- Submit **one (1) original and one copy** of the application. The original must be signed in *blue* ink. Applications will not be accepted through email or facsimile.
- Each copy is to be three hole punched and submitted in a pocket folder, one side for the common information and one side for the program information.
- When applying for both ESG and the Violence funding, please attach an extra copy of the common information.
- The application must be typed (no smaller than 12 pitch) and single-spaced. **Each page** must be numbered sequentially beginning with the Cover Sheet.
- Tabbing for the original and the copy Each required document of the Common section should be tabbed along with each funding program you are applying for.
- Certain sections of the narrative have **page limits**, which must not be exceeded.
- The application must follow the format and order presented herein. The forms provided with this notice **must be** utilized in completing the application, but may be reproduced on your computer.
- The application will not be reviewed if all required documents (e.g. Certificate of Existence, Board Member Information, budget, etc.) are not submitted.
- Do not send, attach, or include any pamphlets, publications, or brochures with your grant application.
- Refer to the Unallowable Expenses Section when preparing program budget forms.

DESCRIPTION OF GRANTS AND FUNDING OPPORTUNITIES

This section provides information regarding each grant available for application. If your agency is applying for the grant listed, please indicate that you wish to apply by marking Yes and complete the funding questions. If you are not applying, mark No and move to the next section. If there is a required match, it should be included in the total project costs.

Each grant opportunity has a color-coded section within this application packet. If your agency indicates that it is applying for a grant, the corresponding color-coded section for that grant must be completed. If you are not applying for a grant, please do not complete the color-coded section for that grant.

SERVICE DESCRIPTIONS

EMERGENCY SHELTER GRANT (0306) Section 1, Blue – The program is designed to help improve the quality of existing emergency shelters for homeless people, to help make available additional emergency shelter space, to help meet the costs of operating shelters and of providing certain essential social services to homeless individuals and families. Homelessness is basically defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence. Thus, persons will have access not only to safe and sanitary shelter, but also the supportive services and other kinds of assistance needed to improve their lives. Further, the program is also intended to restrict the increase of homelessness through the funding of prevention programs and activities. **100% match is required for this grant**.

A minimum score of 70 is required to receive funding.

Apply for: YE	ES NO
(If yes, complete Blue section	on of application packet)
ESG dollars requeste	ed: \$
ESG Match funds:	\$
Total Project Cost:	\$

Social Services BLOCK GRANT (0600) Section 2, Beige – Comprehensive Residential Services to victims of domestic violence will be purchased from facilities that have been providing this service for two years and have been reviewed by the State and found in compliance with the State Standards for Domestic Violence Shelters. Victims of family violence are persons who have experienced or who believe they are in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family members or persons in a shared domicile. Service is intended to be short-term for emergency and crisis situations and are not to exceed forty-five days per incident. Comprehensive Residential Services provides temporary shelter and meals, 24-hour crisis intervention, case management services and emergency/essential transportation for victims of family violence and their dependent children. **No match is required**.

A minimum score of 90 is required to receive funding.

Apply for:	YES	NO
(If yes, complete Be	ige section of a	application packet
SSBG dollars	requested:\$	
Total Project	t Cost: \$	

DOMESTIC VIOLENCE PREVENTION AND TREATMENT FUND (DVPT) Section 3, Pink - The goal for DVPT service is to prevent or remedy abuse, neglect, or exploitation of victims of domestic violence (DV). Victims of domestic violence are defined as those who have experienced or believe themselves to be in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family member or person in a shared domicile. Comprehensive Residential Services provides for victims of domestic violence (18 years or older) and their dependent children, in residence, at a shelter. Services are intended to be short-term for emergency and crisis situations and are generally limited to 45 days per episode from point of intervention. Non-Residential Services provides for victims of domestic violence to receive counseling and supportive services without being in-residence at a DV shelter. A match of 25% is required.

A minimum score of 70 is required to receive funding.

Apply for:	YES	NO	
(If yes, complete Pinl	section of a	pplication packet)	
DVPT dollars r	equested:	\$	
DVPT Match fu	•	\$	
Total Project	Cost:	\$	

FEDERAL FAMILY VIOLENCE SERVICES (0620) Section 4, Yellow – This service is to assist in establishing, maintaining and expanding programs and projects to prevent family violence and to provide immediate shelter and other related assistance for victims of violence; information and referral and victim advocacy services in the areas of health issues, social and mental health services, family counseling, job training and employment opportunities, legal assistance and counseling for victims and their children. If an existing grantee, a 20% match is required for this grant. If your agency is a new grantee, then a match of 35% is required.

Apply for:	YES	NO
(If yes, complete Yello	w section o	of this application packet)

A minimum score of 70 is required to receive funding.

Total Project Cost:	\$
Family Violence Match funds:	\$
Family Violence funds requested:	\$

SEXUAL ASSAULT SERVICES (0900) Section 5, Green – This program utilizes funds for preventive health service program activities consistent with making progress toward achieving the directives established for the health status of the population for the year 2003 and 2004. Program guidelines allow for services to victims of sex offenses and for the prevention of sex offenses, especially rape. The program provides for planning, administration and educational activities related to the project. Program funds may also be used for monitoring, evaluation, and start-up for performance activities to prevent diseases and improve the health status of citizens. **No match is required.**

Priorities:

- 1) Identify at-risk potential for sexual assault victims with focus on housing communities and high-risk crime areas.
- 2) Develop unserved and undeserved areas to make services available.
- 3) Outreach to minority populations by providing educational programs regarding reporting, availability of services and prevention education programs.
- 4) Develop a place to educate male sex offenders under the age of thirty.

A minimum score of 70 is required to receive funding.

Sexual Assault Total Project		ars requested.	Ψ	
Sovuel Associate	Corrigon dolla	ora requested:	ф	
(If yes, complete Gre e	en section of a	ipplication packet)	
Apply for:	YES	NO		

COMMON INFORMATION SECTION

(When applying for both the ESG and Family Violence funding, please submit an extra copy of the common information)

PLEASE ATTACH THE FOLLOWING INFORMATION.

- W-9 Taxpayer Identification Number Request
- Automatic Direct Deposit Authorization Agreement
- FSSA Provider Data Form
- Overall description of agency A description of your agency that should provide a reviewer with a clear, concise overview of your organization. By reading this description, a reviewer should understand the purpose of your agency, mission, goals, major programs, projects and accomplishments, certifications, services provided, targeted population you serve, etc. (Not to exceed one page)
- History of agency (Not to exceed one page)
- List of current board members (Form enclosed)
- Most recent agency organization chart
- Articles of Incorporation
- Secretary of State Certificate of Existence (Must be the most recent)
- Agency Rules and Termination Policy, where applicable.
- A copy of current fire inspection and health department inspection. (Facilities only)
- 3 Letters of Support or Memorandums: One from the local Office of Division of Family and Children (DFC). (If servicing three (3) or more counties, please attach no less than three (3) DFC support letters) Two letters or Memorandums of Understanding from social service providers (i.e. community action agencies, churches, hospitals, schools, mental health facilities, trustees, etc.)

CERTIFICATES OF INSURANCE AND BONDING

Attach a copy of the Insurance Declaration Page indicating the current amount of coverage:

- 1. General Liability (minimum coverage: if your agency receives ESG funding the minimum is \$500,000. If your agency receives DV funding *only*, the minimum is \$300,000).
- 2. Automobile Liability (must include non-owned vehicles)
- 3. Workmen's Compensation and Unemployment Compensation
- 4. Bond of insurance coverage for all persons who will be handling funds in an amount equal to one-half (1/2) of the total annual funding provided by the State or \$250,000, whichever is less
- 5. Coverage for losses due to fire, flood, and natural disasters.

TOTAL AGENCY BUDGET

Attach a copy of your organization's current budget. (Total agency)

FINANCIAL STATEMENTS

Attach a copy of your organization's most recently completed year-end financial statements. (Annual or Fiscal Year-End, Audited if Applicable)

CERTIFICATION STATEMENT AND SIGNATURE: Please complete the enclosed form certifying that authority has been given for the agency to apply for funding. (Form enclosed)

FSSA PROVIDERS DATA FORM INSTRUCTIONS

The FSSA providers Data Form is used by the Claims Management System (CMS) and the Auditor's Office to insure data integrity for the issuance of checks and processing of claims.

For the most part, the form is self-explanatory. We would like to call your attention to three areas, which deserve special attention.

EIN:

The "Provider's FID/EIN/SSN Line item must be correctly entered. Most agencies will have an EIN number that starts with 35-. It is important that this information be correct because FSSA pays all claims by referencing the EIN number.

How frequently do you wish to claim for reimbursements?

You have two choices – Monthly with 12 claims and Semi-Monthly with 24 claims and additional manual claims included. Choose one or the other. If you choose 24 claims, please indicate by checking the box and circling "Semi-Monthly-24 claims" in **RED** ink.

Counties for which funding is requested:

These are the counties in which you actually provide services to clients. These are **NOT** the normal residency county clients come from. If the agency, by formal agreement, authorization, or funding formula, provides services for other counties, other than the county where your physical structure is located, check those counties.

You may check "State-Wide" only if you truly provide services in the entire State. You will get one claim form for the State Wide Services. State Wide is **NOT** to be used to indicate the client residency county origination.

For additional information on the W-9, Automatic Direct Deposit Agreement and the FSSA Providers Data Form, please contact Douglas Johnson, Grants Coordinator 1.800.341.3614 ext. 7028.

BOARD MEMBER INFORMATION DUPLICATE FORM AS NECESSARY

ORGANIZ	ZATION:						 	
MEMBEI					_ POSI	TION:_		 _
MAILING		SS:						
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BOARD MEMBER INFORMATION DUPLICATE FORM AS NECESSARY

ORGANIZATION:					
MEMBER: POSITION:					
MAILING ADDRESS:					
	TERM ENDS:				
COUNTY REPRESENTED:	PHONE:				
GROUP REPRESENTED:					
MEMBER:	POSITION:				
MAILING ADDRESS:					
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COUNTY REPRESENTED:	PHONE:				
GROUP REPRESENTED:					
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COUNTY REPRESENTED:	PHONE:				
GROUP REPRESENTED:					
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TERM BEGAN:7	TERM ENDS:				
COUNTY REPRESENTED:	PHONE:				
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TERM BEGAN:7	TERM ENDS:				
COUNTY REPRESENTED:	PHONE:				
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COUNTY REPRESENTED: PHONE:					
GROUP REPRESENTED:					
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MAILING ADDRESS:					
TERM BEGAN: TERM ENDS:					
COUNTY REPRESENTED:	PHONE:				
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CERTIFICATION STATEMENT AND SIGNATURE

Grantee Name:
In order for your agency to be considered for a contract, the following certification Statement must be SIGNED BY THE INDIVIDUAL AFFILIATED WITH YOUR AGENCY WHO IS AUTHORIZED (in your by-laws) TO SIGN YOUR CONTRACT. This certification must be submitted with all proposal materials.
I have read the request for proposal materials and understand the Intent, Limitations, and Requirements of services purchased through this proposal and the Contractual requirements of the State.
I hereby certify that all program information in the program proposal forms are true and correct and accurately reflects the agency's program. I understand and will comply with the programmatic contractual requirement placed upon this agency if we are awarded a contract.
I hereby certify that the FY'03 Projected Budget page completed for this agency is true and accurately reflects the agency's projected cost of service delivery. I certify that no collusion has contractual requirements placed upon the agency, if we are awarded a contract.
Signature:
Name: (typed or printed)
Title:
Agency's Legal Name:
Date:

UNALLOWABLE EXPENSES

Unallowable expenses include, but may not be limited to the following:

Advertising

Advertising other than for recruitment of personnel or volunteers or for specialized materials is not allowable.

Bad Debt

Bad debt expense is not an allowable expense.

Capital Expenditures

The cost of any capital purchase of \$5000 or more is not allowed as an expense except through yearly depreciation unless the provider has prior written approval from the Indiana Division of Family and Children.

Client Wages

Wages paid by the provider to recipients of purchased services should be offset by program income and are not allowable as expense.

Contingencies or Reserve Funds

Funds reserved for specific or unforeseen future expenses are not allowable as expenses for purchased services.

Contributions

Contributions or donations made by providers to others are not allowable expenses for purchased services or grants.

Depreciation on Assets Purchased with Federal or State Funds

Depreciation on building or equipment furnished by the federal government, purchased through federal grants or by state monies is not an allowable expense.

Entertainment Cost

Cost of entertainment, meals, diversions and ceremonials are not allowable expenses.

Expenses Offset by Other Federal Revenue

Expenses allocated to other federal programs are not allowable expenses.

Fines and Penalties

Fines and penalties are not allowable as expenses for purchased services.

Fund Raising Costs

Costs incurred for fund raising should be offset by fund raising revenue and are not allowable as expenses.

In-Kind Expenses

In-Kind expenses recorded to recognize the value of donated space, goods, and services are not allowable as service or grant expenses, but may qualify as required match.

Legal Expenses

Legal expenses not directly benefiting purchased services are not allowable expenses.

Interest Expense

Interest expense is not an allowable expense.

Contract Supplies

Supplies used in the production of goods to be sold should be offset by program income and are not allowable as expenses.

Moving Costs

The provider's cost of moving is not an allowable expense.

Organization Costs

The provider's cost of organizing or reorganizing as a legal entity are not allowable as expenses.

Taxes

Taxes for which the provider could be exempted are not allowable as expenses. Related penalties from prior years are not allowable as expenses.

SECTION 1 - BLUE

EMERGENCY SHELTER GRANT

FUNDING APPLICATION

<u>(0306)</u>

JULY 1, 2002 - JUNE 30, 2003 - FY 2003

AND

JULY 1, 2003 - JUNE 30, 2004 - FY 2004

EMERGENCY SHELTER GRANT APPLICATION INSTRUCTIONS

SECTION PROPOSAL PAGE LIMIT: Eight pages, including program narrative information, two financial narratives - one for each year and certification of local approval for nonprofit organizations.

Emergency Shelter funds may be used for:

- 1. Essential Services: Such services include, but are not limited to, those concerned with employment, health, substance abuse, education, child care, transportation, assistance in obtaining other federal, state, and local assistance, and assistance in obtaining permanent housing. Staff salaries that provide direct case management services necessary to offer such services are allowable costs.
- 2. Shelter Operating Costs: These costs include rent, utilities, essential equipment, supplies, insurance, and administrative staff costs, (which do not provide direct client services).
- 3. Homeless Prevention Activities: These activities include, but are not limited to, short term subsidies to defray rent and utility arrearages, security deposits or first month's rent, landlord mediation programs, legal services for indigent tenants, payments to prevent home foreclosure, and other innovative programs and activities designed to prevent the incidence of homelessness.

<u>Program Narrative</u>: The Emergency Shelter program narrative section must contain the following components:

- □ Abstract: This section should clearly and concisely summarize the ESG project for which you are requesting funds.
- Needs Statement: This section documents the needs to be met or problems to be solved by the proposed project. The Needs Statement should provide data that supports the need in the applicant's proposed service area. It should outline the coordination of services in the area and the agency's involvement in the area's continuum of care. This section should answer the following questions:
 - 1. Identify who the program will serve including factors that characterize the population.
 - 2. Where is this population located geographically?
 - 3. How will the identified population be referred or directed to your program?

This section should contain necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems.

Objectives: This section should outline the primary measurable objectives of this project on which evaluation will be based. The Objectives are the "outcomes" of your activities. Objectives should: (1) Tell who (2) is going to do what (3) when (4) how much and (5) how you will measure it.

- Action Plan: This section should describe the activities to be employed to achieve the desired results. The Action Plan describes the steps to be taken and should flow from the objectives. Actions should be understandable, clear and accompanied by an explanation of the rationale underlying your choice of method. The Action Plan should describe staffing, clients and time frames.
- Evaluation: This section presents your plan for determining the degree to which objectives are met and action plans are followed. The Evaluation should determine the extent to which the program has achieved its stated objectives. The section should explain who will be performing evaluation activities, define evaluation criteria, explain methods for gathering data, describe tools and instruments used in evaluation, and describe how evaluation will be used to improve the program.

Financial Narrative: (Use enclosed form and See attached instructions. Complete the form for Fiscal Year 2003 and Fiscal year 2004) This Financial Narrative is for the Emergency Shelter Grant program only. Do not include the entire budget for your agency. Indicate on any or all of the line items the amount you propose to spend in those areas. The instructions for completing the Financial Narrative are located on the back of the form. Under Operations, Shelter Staff is the salary for personnel that actually operate the shelter and can not exceed 10% of the total funding award. Equipment Costs are for purchases that exceed \$5,000 per unit, i.e. if a computer is purchased for \$2,000 it is not equipment, it is noted under Office Supplies. The Financial Narrative is completed for the amount of Emergency Shelter funds you are requesting. After the proposal review and awards are announced, an Emergency Shelter Grant Budget Form will be mailed along with the contract agreement. The budget form should be completed using the revised funding amount.

<u>ESG Certification of Local Approval for Nonprofit Organizations</u>: (Signed by a local elected official). Use the attached form. This form is a **required document** for receiving ESG funding.

INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION HOUSING AND COMMUNITY SERVICES SECTION

Emergency Shelter Grant FINANCIAL NARRATIVE

DATE	GRANTEE NAME	GRANT YEAR	FEDERAL ID#
BUDGET PERIOD 6000/114100	THRU	SERVICE CODE: 0306	ACCOUNT #
	ESSENTIAL	SERVICES	
CHILD CARE	\$	JOB TRAINING	\$
CLOTHING	\$	MEDICAL/DENTAL	\$
EDUCATION	\$	SUPPORTIVE TRANSPORT	\$
FOOD PANTRY	\$	OTHER COSTS	\$
HOUSING PLACEMENT	\$	SUBTOTAL	\$
OTHER COSTS (Spec	cify)		
	OPERA?	rions	
SHELTER STAFF	(NC	MORE THAN 10% OF AWARD)	
BLDG./GROUND MAINT	\$	POSTAGE	\$
CLEANING SUPPLIES	\$	RENT	\$
COMMERCIAL SPACE			
ELECTRIC	\$	TELEPHONE - OFFICE	\$
EQUIPMENT	\$	TELEPHONE - SHELTER	\$
FOOD/COOKING	\$	TOILETRY ITEMS \$	
GAS	\$	TRASH REMOVAL	\$
INSURANCE	\$	WATER/SEWAGE \$	
OFFICE SUPPLIES	\$	OTHER COSTS	\$
		SUBTOTAL	\$
EQUIPMENT AND O	THER COSTS (Specify)		
	HOMELESS D		
LANDLORD/MEDICATION	HOMELESS P	SECURITY DEPOSITS	¢
LEGAL SERVICES	<u>\$</u>	UTILITY ASSISTANCE	\$
RENT/MORT. ASSISTANCE	<u>\$</u>	OTHER COSTS	<u>\$</u> \$
RENT/WORT. ASSISTANCE	Ψ	SUBTOTAL	\$
OTHER COSTS (SPECIFY)	SOBIOTEL	Ψ
	,		
		TOTAL	

INDIANA FAMILY AND SOCIAL SERVICES HOUSING AND COMMUNITY SERVICES SECTION

EMERGENCY SHELTER GRANT FINANCIAL NARRATIVE INSTRUCTIONS

Please type.

GRANTEE NAME - Enter in agency's name as registered with the Secretary of State's Office.

AGREEMENT NUMBER - This is the number located at the top of first page of the ESG Agreement. The number is made up of four parts - county number - fiscal year - account code - provider #, i.e. 02-6-09-999. Enter the number in this block.

FEDERAL ID - Enter the agency's nine digit federal identification number.

ESSENTIAL SERVICES - Enter by item the amount spent in this line item. Enter the total on the budget summary. Specify any Other Costs. Note: Supportive Transport is transport of the client so that the client may receive support services.

OPERATIONS - Enter by item the amount spent in this line item. Enter the total amount on the budget summary. Specify any Equipment Purchases and Other Costs. Note: Staff includes person(s) that actually operate the shelter (this amount cannot exceed lot of the total award) Telephone - Shelter is the phone located in the shelter for shelter staff or clients; Telephone - Office is the phone for the shelter's administrator; Shelter Supplies includes bedding, linens, towels, etc.; Cleaning Supplies are for the shelter only; Toiletries are those personal hygiene items given to clients; Food/Cooking includes food stuffs and cooking supplies such as pots and pans; Bldg./Ground Maintenance. is for the shelter only; Equipment is defined as those items with a unit cost greater the. \$5,000 and a life expectance of one or more years; Insurance; Commercial Space is the cost to put a client in temporary accommodations such as a hotel or other non-shelter site.

HOMELESS PREVENTION - Enter by item those costs for the provision of homeless prevention activities. Specify Other Costs.

EMERGENCY SHELTER GRANT PROGRAM

CERTIFICATION OF LOCAL APPROVAL FOR NONPROFIT ORGANIZATIONS

1,	
Name and Title	
duly authorized to act on behalf of the	
Name of the Jurisdiction	
Hereby approve the following project(s) proposed by	
Name of Nonprofit	
Which is (are) to be located in	
Name of Jurisdiction	
Comments:	
By:	
Typed Name and Title	
Signature Date	

SECTION 2 - BEIGE

SOCIAL SERVICES BLOCK GRANT Domestic Violence Services

(0600)

FUNDING APPLICATION

JULY 1, 2002 - JUNE 30, 2003 - FY 2003

AND

JULY 1, 2003 - JUNE 30, 2004 - FY 2004

SOCIAL SERVICE BLOCK GRANT APPLICATION INSTRUCTIONS

SECTION PROPOSAL PAGE LIMIT: Six pages, including program narrative information, budget and county/regional projections.

Service Description for 0600 SSBG:

I. Definition:

Comprehensive Residential Services to victims of domestic violence (0600) will be purchased from facilities that have been providing this service for two years and have been reviewed and found in compliance with the State Standards for Domestic Violence Shelters.

Victims of family violence are persons who have experienced or who believe they are in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family members or persons in a shared domicile.

Services are intended to be short-term for emergency and crisis situations and are not to exceed forty-five (45) days per incident. Comprehensive Residential Services (0600) provides temporary shelter and meals, 24-hour crisis intervention, case management services and emergency/essential transportation for victims of family violence and their dependent children.

II. Method of Purchase:

Unit Rate: (For definition of Unit Rate see IX. Components, A. Reporting and Billing.)

This service will be provided to victims of family violence and their dependent children, without regard to income, age, creed, sex, ethnicity, color, religion, national origin, ancestry, marital status, sexual preference or physical challenge.

III. Categories and Characteristics of Individuals To Be Served:

This service is for domestic violence victims and their children. Victims of domestic violence are those persons who have experienced or are in danger of experiencing abuse caused by a spouse, ex-spouse or surrogate spouse.

This service will be provided to victims of domestic violence and their children, without regard to income.

IV. Unit Rate Structure:

Rates will be certified on actual cost statements submitted by applicants. Unit rates will be awarded at a minimum of thirty-five dollars (\$35.00) and a maximum of fifty dollars (\$50.00).

V. Requirements and Restrictions:

- A. Victims for whom services are billed must have a previous permanent Indiana address prior to admission to the shelter.
- B. Support services are limited to the residents of the shelter and should include: Case management, advocacy (for adults and children) and emergency/essential transportation for the provision of these services. **These services must be documented in the case file:**

- 1. Support/case management involves spending time with the recipient providing emotional support, collecting information for service delivery, developing a service plan for identifying goals, discussion of domestic violence issues, and linking clients to appropriate services.
- 2. Advocacy involves providing support for or on behalf of the recipient and the family, coordinating services, providing support group and may involve follow-up with the victim and other service providers working with the victim.
- 3. Twenty-four (24) hour crisis intervention shelters shall have a staff or trained volunteers available to respond to a crisis call 24 hours a day, seven days a week, 365 days a year.
- 4. When persons are in residence, the agency must document that staff or trained volunteers are on-site, dressed and fully awake, at all times.
- 5. Emergency transportation will be arranged in order to assist the victims in arriving at the shelter in a safe manner.
- 6. Essential transportation will be arranged in order to assist in providing community resources to the residents of the shelter.
- C. Psychiatric or mental health evaluation <u>cannot be mandated</u> as a requirement for shelter services.
- D. The need for the shelter must be clearly documented on the agency intake form. This documentation must clearly define the identified circumstances which led to the determination that the client experienced abuse or was in immediate danger of experiencing abuse, which led to the need for shelter. See page 38 of the State Plan (eligibility for new proposer).

VI. Statement of Goal:

The goal for 0600 service is to provide comprehensive residential services for victims of family violence.

VII. Allocation Methodology:

The funding formula for 0600 services will be based on the contract management Review, the Request for Funding (RFF) score, and last year's allocation.

VIII. Protocol:

Please see Allocation Methodology.

IX. Components:

- A. Reporting and Billing
 - 1. The Reporting and Billing unit is defined as: One (1) 24-hour day.
 - 2. If an individual is in residence for less than 24 hours, a unit of service may be billed if an intake form is completed and on file.

3. In the case of a child turning 18 while in residence, continue to bill under the mother's name. Do not fill out a separate application form.

<u>Program Narrative</u>: The Social Services Block Grant program narrative section must contain the following components:

- □ Abstract: This section should clearly and concisely summarize the Social Service Block Grant program request.
- Deeds Statement: This section documents the needs to be met or problems to be solved by the proposed project. The Needs Statement should provide data that supports the need in the applicant's proposed service area. It should outline the coordination of services in the area and the agency's involvement in the area's continuum of care. This section should answer the following questions:
 - 1. Identify whom the program will serve including factors that characterize the population.
 - 2. Where is this population located geographically?
 - 3. How will the identified population be referred or directed to your program?

This section should contain necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems.

- Objectives: This section should outline the primary measurable objectives of this project on which the evaluation will be based. The Objectives are the "outcomes" of your activities. Objectives should: (1) Tell who (2) is going to do what (3) when (4) how much and (5) how you will measure it.
- Action Plan: This section should describe the activities to be employed to achieve the desired results. The Action Plan describes the steps to be taken and should flow from the objectives. Actions should be understandable, clear and accompanied by an explanation of the rationale underlying your choice of method. The Action Plan should describe staffing, clients and time frames.
- Evaluation: This section presents your plan for determining the degree to which objectives are met and action plans are followed. The Evaluation should determine the extent to which the program has achieved its stated objectives. The section should explain who will be performing the evaluation activities, define evaluation criteria, explain methods for gathering data, describe tools and instruments used in the evaluation, and describe how the evaluation will be used to improve the program.

Budget: (Use enclosed form)

<u>Projected County and Regional Information</u>: **(Use enclosed form)** Divide SSBG requested amount into counties to be served. Total should equal total SSBG funds requested.

PROJECTED BUDGET FISCAL YEAR 2003 SOCIAL SERVICES BLOCK GRANT

EXPENSE LINE ITEMS	Column A Total Program Costs	Column B Purchased Services SSBG	Column C Non-Purchased Services
(1) Personnel Services			
(2) Consultants/Contracted			
(3) Supplies			
(4) Occupancy			
(5) In-State Travel Costs			
(6) Out-of-State Travel Costs			
(7) Equipment			
(8) Other (Itemize below)**			
(9) Total Costs			
(10)Disallowance			
(11)Sub-Total Allowable Costs (10-11)			
(12)Total SSBG Funds Requested			
Service Unit Definition:	Projected Numbe		Unit Rate:
	of SSBG Units:	Actual Cost Per Unit	Unit Rate Requested
Shelter Bed Day			

**List Other Costs here or on back of BUDGET page

Explanation:	Amount

SOCIAL SERVICES BLOCK GRANT Projected County and Region Information

(Information provided must reflect projected services for July 1, 2002 through June 30, 2003.

COUNTIES SERVICED	DOLLARS PROJECTED	COUNTIES SERVICED	DOLLARS PROJECTED	COUNTIES SERVICED	DOLLARS PROJECTED
Benton	1110020122	Boone	1110020122	Clay	1110020122
Carroll		Clinton		Daviess	
Cass		Fountain		Dubois	
Fulton		Hamilton		Gibson	
Lake		Hendricks		Greene	
Jasper		Howard		Knox	
LaPorte		Johnson		Martin	
Marshall		Marion		Monroe	
Newton		Montgomery		Owen	
Porter		Morgan		Pike	
Pulaski		Parke		Posey	
St. Joseph		Putnam		Spencer	
Starke		Tippecanoe		Sullivan	
White		Tipton		Vanderburg	
NW Region Tot	al:	Vermillion		Vigo	
Allen		Warren		Warrick	
Adams		WC Region Total:		SW Region Total:	
Blackford		Dearborn		Bartholomew	
Dekalb		Decatur		Brown	
Elkhart		Delaware		Clark	
Grant		Fayette		Crawford	
Huntington		Franklin		Floyd	
Kosciusko		Hancock		Harrison	
LaGrange		Henry		Jackson	
Miami		Jay		Jefferson	
Noble		Madison		Jennings	
Steuben		Ohio		Lawrence	
Wabash		Randolph		Orange	
Wells		Rush		Perry	
Whitley		Shelby		Ripley	
NE Region Tota	ıl:	Union		Scott	
		Wayne		Switzerland	
		EC Region Total:		Washington	
				SE Region Tota	ıl:
Column Total:		Column Total:		Column Total:	

SECTION 3 - PINK

DOMESTIC VIOLENCE
PREVENTION AND TREATMENT

FUNDING APPLICATION

<u>(0640)</u>

JULY 1, 2002 - JUNE 30, 2003 - FY 2003

AND

JULY 1, 2003 - JUNE 30, 2004 - FY 2004

DOMESTIC VIOLENCE PREVENTION AND TREATMENT GRANT

APPLICATION INSTRUCTIONS

SECTION PROPOSAL PAGE LIMIT: Five pages, including program narrative information and budget.

Service Description (0640) DVPT:

Statement of Goal

The goal for Domestic Violence Prevention and Treatment (DVPT) service is to prevent or remedy abuse, neglect or exploitation of victims of domestic violence. Victims of domestic violence are defined as those who have experienced or believe themselves to be in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family member or person in a shared domicile.

Eligible Service Providers

Services will be purchased from agencies that have been providing the program components listed below for at least two years and have participated in a peer review, new agency review or contract management review and found to be in compliance with the state standards for domestic violence.

All eligible service providers must provide equal service opportunities without regard to income, age, creed, sex, ethnicity, color, religion, national origin, ancestry, marital status, sexual preference or physical challenge.

Service Components

Comprehensive Residential Services (0640S) provides for victims of domestic violence (18 years or older) and their dependent children, in residence at a shelter. Services are intended to be short-term for emergency and crisis situations and are generally limited to 45 days per client episode from point of intervention.

Non-residential Service (0640N) provides for victims of domestic violence not in residence at a shelter.

Program Components.

Grantees should provide at least two of the following:

24-hour information, referral and crisis intervention for domestic violence victims. This refers to the availability to respond to a crisis call 24-hours a day, seven days a week, 365 days a year.

Support and/or educational groups for women and children who are domestic violence victims.

Advocacy, ongoing support and follow-up assistance for domestic violence victims.

Counseling/Case management services must be documented in individual case files and include providing emotional support, developing a service plan, identifying goals, discussing domestic violence issues and linking client to appropriate services.

Emergency transportation will be arranged to assist victims arriving at the shelter safely. Essential transportation will be arranged in order to provide victims access to community resources.

Training professionals (medical, legal, law enforcement) with regard to domestic violence issues.

Community training and education programs with regard to domestic violence issues.

Fee Policy

Grants will be administered on a line item monthly reimbursement basis.

0640.1	Personnel Services
0640.2	Other Services
0640.3	Service by Contract
0640.4	Supplies
0640.5	Equipment
0640.6	Sub-contracted Programs
0640.7	In-state travel costs
0640.8	Out of state travel costs

Program Requirements for DVPT Services

Services will be funded only in programs designed to develop and implement means for the prevention and treatment of domestic violence.

Victims who receive services must be residents of Indiana.

Statistical records must be kept and submitted semi-annually to FSSA. Reports are due on July 1, 2003 with a narrative close report due no later than August 31, 2003. FSSA will supply the reporting forms and instructions.

Programs receiving grant awards for 24-hour information, referral and crisis intervention must document the number of telephone calls.

Programs receiving grant awards for support and education groups must maintain records documenting group sessions. This documentation should include attendance sheets, an intake or enrollment form for each member, an agenda for each session and a brief summary of major topics discussed. An unduplicated count of clients served, as well as client statistics, must also be maintained.

General Guidelines

Funding decisions will take into account factors outlined in the State Plan such as:

Staff
Counties Served
Cost effectiveness
Population demographics
Size of Service Area
Cultural Competence
Cost effectiveness
Population demographics
Size of Service Area
Cultural Competence
Cocupancy rate
Awards will be granted based on the availability of funds.
Applicant must have been in business for two years in order to apply for Domestic Violence

Applicant must demonstrate a need for the service in the proposed geographic area.

Applicant must demonstrate:

Community support and networking

Other funding capabilities and resources

Number of people served in comparison to population size

The applicant must meet the criteria outlined in the DVPT Law.

Total funding to a program grantee will not exceed 75% of program cost.

Under DVPT, no contract will be written for less than \$5,000 and the maximum will be \$50,000.

Current grantees must be in contract compliance, be current with reporting requirements, and have a utilization rate of at least 75% 9 months into the program at the time of the of the Executive Panel.

Funding Priorities

Domestic violence shelters will be given priority for DVPT funds. Unserved and underserved areas and populations will be considered priorities Funding consideration will be based upon:

Population served Availability of services Urban vs. Rural Factors Occupancy rate Compliance with application guidelines

<u>Program Narrative</u>: The Domestic Violence Prevention and Treatment program narrative section must contain the following components:

Abstract: This section should clearly and concisely summarize the Domestic Violence Prevention and Treatment program request.

Needs Statement: This section documents the needs to be met or problems to be solved by the proposed project. The Needs Statement should provide data that supports the need in the applicant's proposed service area. It should outline the coordination of services in the area and the agency's involvement in the area's continuum of care. This section should answer the following questions:

Identify whom the program will serve including factors that characterize the population.

Where is this population located geographically?

How will the identified population be referred or directed to your program?

This section should contain necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems.

Objectives: This section should outline the primary measurable objectives of this project on which the evaluation will be based. The objectives are the "outcomes" of your activities. Objectives should: (1) Tell who (2) is going to do what (3) when (4) how much and (5) how you will measure it.

Action Plan: This section should describe the activities to be employed to achieve the desired results. The Action Plan describes the steps to be taken and should flow from the objectives. Actions should be understandable, clear and accompanied by an explanation of the rationale underlying your choice of method. The Action Plan should describe staffing, clients, and time frames.

Evaluation: This section presents your plan for determining the degree to which objectives are met and action plans are followed. The Evaluation should determine the extent to which the program has achieved its stated objectives. The section should explain who will be performing evaluation activities, define the evaluation criteria, explain methods for gathering data, describe tools and instruments used in the evaluation, and describe how the evaluation will be used to improve the program.

Budget: (Use enclosed form)
PROJECTED BUDGET FISCAL YEAR 2003
DOMESTIC VIOLENCE PREVENTION/TREATMENT GRANT

SECTION 4 - YELLOW

FEDERAL FAMILY VIOLENCE

0620

FUNDING APPLICATION

OCTOBER 1, 2002 - SEPTEMBER 30, 2003 - FY 2003

AND

OCTOBER 1, 2003 - SEPTEMBER 30, 2004 - FY 2004

FEDERAL FAMILY VIOLENCE SERVICES GRANT APPLICATION INSTRUCTIONS

SECTION PROPOSAL PAGE LIMIT: Seven pages, including program narrative information, budget and compliance statement.

Service Description (0620) FVPS:

Major Definition:

FVPS (0620) funds are to assist in establishing, maintaining and expanding programs and projects to prevent family violence and to provide immediate shelter and other related assistance for victims of violence; information and referral and victim advocacy services in the areas of health cases, social and mental health services, family counseling, job training and employment opportunities, legal assistance and counseling for victims and their children.

The target population of these services are directed to the following populations:

- Under served and unserved populations
- Elderly victims
- Migrant workers
- Male victims

Method of Purchase:

Actual Cost

Characteristics of Individuals Served:

Services are provided to victims of family violence. This includes any family member who is threatened by an act of violence, which could result in injury. These services are also available for the elderly victims, and their children.

Unit Rate Structure/Fees Policy:

Grants will be administered on a line item monthly re-imbursement basis, actual expenses must be billed according to the following add on codes for 0620 claims:

♦ 06205.ADV	Advance	\$1.00
♦ 06205.1	Personnel Services	\$1.00
♦ 06205.2	Other Services	\$1.00
♦ 06205.3	Services by Contract	\$1.00
♦ 06205.4	Supplies	\$1.00
♦ 06205.5	Equipment	\$1.00
♦ 06205.6	Building Land	\$1.00
♦ 06205.7	Indirect	\$1.00

Statement of Goals:

To assist in establishing, maintaining and expanding comprehensive shelter services, community education, and training to service providers. To enhance programs for children and provide adequate services for their care. Provide awareness campaigns and violence prevention and counseling to abusers in order to break the cycle of violence.

<u>Program Narrative</u>: The Federal Family Violence Services program narrative section must contain the following components:

- □ Abstract: This section should clearly and concisely summarize the Federal Family Violence Services program request.
- Needs Statement: This section documents the needs to be met or problems to be solved by the proposed project. The Needs Statement should provide data that supports the need in the applicant's proposed service area. It should outline the coordination of services in the area and the agency's involvement in the area's continuum of care. This section should answer the following questions:
 - 1. Identify whom the program will serve including factors that characterize the population.
 - 1. Where is this population located geographically?
 - 1. How will the identified population be referred or directed to your program?

This section should contain necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems.

- Objectives: This section should outline the primary measurable objectives of this project on which an evaluation will be based. The objectives are the "outcomes" of your activities. Objectives should: (1) Tell who (2) is going to do what (3) when (4) how much and (5) how you will measure it.
- Action Plan: This section should describe the activities to be employed to achieve the desired results. The Action Plan describes the steps to be taken and should flow from the objectives. Actions should be understandable, clear and accompanied by an explanation of the rationale underlying your choice of method. The Action Plan should describe staffing, clients and time frames.
- Evaluation: This section presents your plan for determining the degree to which objectives are met and action plans are followed. The Evaluation should determine the extent to which the program has achieved its stated objectives. This section should explain who will be performing evaluation activities, define evaluation criteria, explain methods for gathering data, describe tools and instruments used in the evaluation, and describe how the evaluation will be used to improve the program.

Budget: (Use enclosed form)

Compliance Statements: (Use enclosed forms)

PROJECTED BUDGET FISCAL YEAR 2003 FEDERAL FAMILY VIOLENCE GRANT

EXPENSE LINE ITEMS	Column A Total Program Costs	Column B Purchased Services FVPS	Column C Non-Purchased Services
1. Personnel Services			
1. Other Services			
1. Services by Contract			
1. Supplies			
1. Equipment			
1. Building/Land			
1. Indirect			
1. Total Costs			
1. Disallowance			
1. Sub-Total Allowable Costs (10-11)			
Total FVPS Funds Requested			

**List Other Costs here or on back of BUDGET page

Explanation:	Amount

Federal Family Violence Compliance Issues

1. Grant funds will not be used for direct	Will Comply
payments to any victim or dependent of a	
victim of family violence	Cannot Comply
1. No income eligibility standard will be	Will Comply
imposed on individuals receiving assistance	1 0
or service supported with these funds	Cannot Comply
1. No fee will be charged for services	Will Comply
received under this grant	1 0
	Cannot Comply
1. The organization will not discriminate	Will Comply
against applicants, recipients or potential or	1 0
actual employees in regard to age, sex, race,	Cannot Comply
color, religion, national origin, sexual	2 0
orientation, or handicap	
1. Confidentiality of records pertaining to	Will Comply □
persons receiving assistance or services will	
be assured	Cannot Comply
1. The address or location of any	Will Comply □
shelter/facility will not be made public,	
except with the written authorization of the	Cannot Comply
person or persons responsible for the	
operation of the agency	
1. All books and records relative to	Will Comply
service delivery and documentation will be	
retained and access permitted to persons	Cannot Comply
authorized by the state for examination of	
the books, records and documents	
1. Financial books, records, and	Will Comply
documents will be maintained. Generally	
acceptable accounting procedures and	Cannot Comply
practices will be followed which sufficiently	
and properly reflect and allocate all direct	
and indirect costs for services provided. The state reserves the right to examine these	
financial books, records and documents	
1. The State will be held harmless	Will Comply
against loss, liability, damages or expenses	
because of injury or damage	Cannot Comply
1. Comply with the Drug-Free	Will Comply
Workplace, Lobbying Activities and	
Debarment and Suspension clauses of the	Cannot Comply
Contractual Agreement	

SECTION 5 - GREEN

SEXUAL ASSAULT SERVICES

<u>(0900)</u>

FUNDING APPLICATION

OCTOBER 1, 2002 - SEPTEMBER 30, 2003 - FY 2003

<u>AND</u>

OCTOBER 1, 2003 - SEPTEMBER 30, 2004 - FY 2004

SEXUAL ASSAULT SERVICES GRANT APPLICATION INSTRUCTIONS

SECTION PROPOSAL PAGE LIMIT: Five pages, including program narrative information and budget.

Service Description (0900) Sexual Assault Services:

- 1. Funds may be used for:
 - Preventive health service program activities consistent with making progress toward achieving the directives established for the health status of the population for fiscal year 2003 and 2004.
 - Providing services to victims of sex offenses and for the prevention of sex offenses, especially RAPE.
 - Related planning, administration and educational activities related to the projects funded.
 - Monitoring and evaluation related to the projects funded.
 - Start-up projects for performance of activities to prevent disease and improve the health status of citizens.

2. Funds may not be used for:

- Providing inpatient services.
- Making cash payments to intended recipients of health services.
- Satisfying any requirements for the expenditure of non-Federal funds as a condition for the receipt of Federal funds.
- Conferences and related activities, such as refreshments, promotional items, promotional activities, and/or accommodations.
- Performance of activities not specific for disease prevention/health status improvements.

3. Priorities for FY 2003 and FY 2004 are:

- Educate male sex offenders under the age of 30 to prevent re-occurrence.
- Fill the gaps of unmet services in unserved and underserved counties and increase services in these areas.
- Enhance services to areas of high crime and minority population by providing education programs.
- Reduce incidence of date rape through age appropriate educational programs presented to middle, high school, and college age youth through community and church groups, after school programs, and social organizations.

<u>Program Narrative</u>: The Sexual Assault Services program narrative section must contain the following components:

- □ Abstract: This section should clearly and concisely summarize the Sexual Assault Services program request.
- Needs Statement: This section documents the needs to be met or problems to be solved by the proposed project. The Needs Statement should provide data that supports the need in the applicant's proposed service area. It should outline the coordination of services in the area and the agency's involvement in the area's continuum of care. This section should answer the following questions:
 - 1. Identify whom the program will serve including factors that characterize the population.
 - 2. Where is this population located geographically?
 - 3. How will the identified population be referred or directed to your program?

This section should contain necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems.

- Objectives: This section should outline the primary measurable objectives of this project on which the evaluation will be based. The objectives are the "outcomes" of your activities. Objectives should: (1) Tell who (2) is going to do what (3) when (4) how much and (5) how you will measure it.
- Action Plan: This section should describe the activities to be employed to achieve the desired results. The Action Plan describes the steps to be taken and should flow from the objectives. Actions should be understandable, clear and accompanied by an explanation of the rationale underlying your choice of method. The Action Plan should describe staffing, clients and time frames.
- Evaluation: This section presents your plan for determining the degree to which objectives are met and action plans are followed. The Evaluation should determine the extent to which the program has achieved its stated objectives. This section should explain who will be performing the evaluation activities, define the evaluation criteria, explain methods for gathering the data, describe tools and instruments used in the evaluation, and describe how the evaluation will be used to improve the program.

Budget: (Use enclosed form)

PROJECTED BUDGET FISCAL YEAR 2003 SEXUAL ASSAULT SERVICES GRANT

EXPENSE LINE ITEMS	Column A Total Program Costs	Column B Purchased Services SOS	Column C Non-Purchased Services
1. Personnel			
2. Consultant/Contractual			
3. Space Cost			
4. Consumable Supplies			
5. Travel			
6. Telephone			
7. Non-Consumable Supplies			
8. Program Related Expenses			
9. Other Costs			
10. Total Costs			
11.Disallowance			
12. Sub-Total Allowable Costs (10-11)			
13. Total SOS Funds Requested			

**List Other Costs here or on back of BUDGET page

Explanation:	Amount

Panel Review Rating Instrument For The Emergency Shelter Grant

All evaluators will receive training prior to reviewing and rating applications. The purpose of the training is to make you as familiar and comfortable with the overall review process and with the rating instrument. Please make certain your questions have been answered before you begin. Facilitators will be available during the review and rating process for further consultation as the need arises.

This rating instrument follows the same outline as was given applicants for use in developing their Application for Funds. This correlation was intended to make the rating instrument as easy to use as possible. As you begin the proposal review, feel free to make any initial notes, which might help you, assess a proposal's quality or which might be important for review team discussion, directly on the application.

The numerical ratings the evaluator should be summarized below for each proposal at the end of the review process. The rating instruments may be shared with applicants upon their request. Reviewers will remain anonymous to applicants with reference to scoring and comments.

ADDITO ANT.

REVIEWER'S NAME:		
SUMMA	ARY OF	<u>RATING</u>
DO NOT PROCEED TO TECHNICA DO SCORE APPLICATION IF BUDG		T IF SCORE IS LESS THAN 70 POINTS. RM IS NOT COMPLETED.
POS	SIBLE P	OINTS
PART A (COMMON) PART B (PROPOSAL SECTION):	(100) (100)	
GRAND TOTAL: (PARTS A + B) →		200 POSSIBLE POINTS►

COMMON SECTION CHECK LIST

- 1. OVERALL DESCRIPTION OF THE AGENCY (ONE PAGE)
- 2. HISTORY PAGE (ON PAGE)
- 3. CURRENT BOARD MEMBER LIST (FORMS PROVIDED)
- 4. CURRENT ORGANIZATION CHART
- 5. ARTICLES OF INFORPORATION
- 6. CURRENT SECRETARY OF STATE CERTIFICATIE OF EXISTENCE
- 7. AGNECY RULES AND TERMINATION POLICY (WHERE APPLICABLE)
- 8. THREE LETTERS OF SUPPORT
- 9. ESG CERTIFICATION OF LOCAL APPROVAL (FORM PROVIDED)
- 10. INSURANCE DECLARATION PAGE
- 11. FACILITY FUNDING SUMMARY

PANAL REVIEW RATING INSTRUMENT

PART A: INITIAL ACCEPTANCE

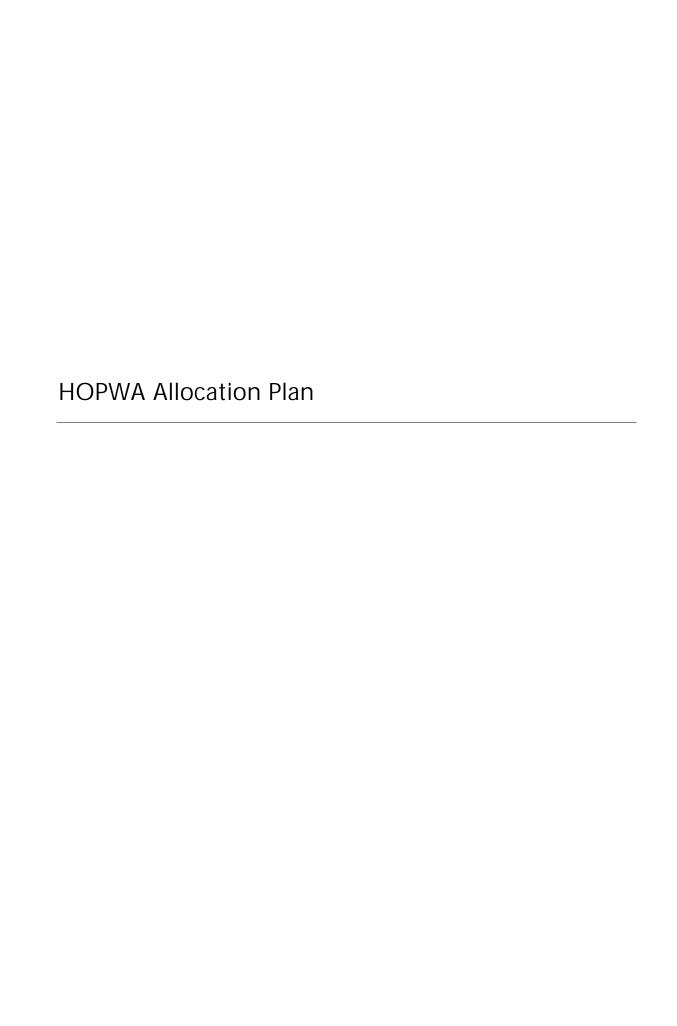
KEY COMPONENT	YES/NO	POSSIBLE POINTS	POINTS SCORED
1. During FY 2001, did the shelter submit all reports on the requested due dates?		10	
2. Did the applicant complete an Emergency Shelter Service Description?		10	
3. Does the Common Section contain all of the required documents?		20	
4. Has the applicant adhered to the page limitations?		10	
5. Does the applicant use the legal name as registered with the Secretary of State's Office?		15	
6. Did the Application contain three letter of support and two memorandums of understanding?		15	
7. Does the Common Section contain a copy of the Insurance Declaration Page? Is there documentation of Automobile Insurance, Fire, Flood and Natural Disaster Insurance and General Liability Insurance (minimum or above \$500,000)?		10	
8. Did the applicant submit two copies of the application?		05	
9. Did the applicant summit a FSSA Providers Data Form and a W-9 Form?		05	

TOTAL POINTS:	POSSIBLE: 100	Α.
PASSING SCORE:		70 POINTS REQUIRED

ALL APPLICANTS MUST SCORE AT LEAST 70 POINTS TO BE CONSIDERED FOR TECHNICAL MERIT CONSIDERATION.

TECHNICAL	MFRIT:	PART	R
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KEY COMPONENT	YES/NO	POSSIBLE POINTS	POINTS SCORED
SECTION PROPOSAL:			
1. Proposal section does not exceed eight (8) pages (this includes the Program and Financial Narrative and the Certification of Local Approval for Nonprofit Organizations)?		10	
2. Does the Program Narrative contain the needs that will be met and the problems that will be solved?		10	
3. Does the Program Narrative contain necessary statistics that best support the project?		15	
4. Does the "Needs" statement outline the coordination of the services in the area and the agency's involvement in continuum of care?		15	
5. Does the applicant outline the objective of their project?		10	
6. Does the Applicant describe their relationship/partnership with other organizations that will assist in making the project a success?		20	
7. Does the evaluation explain how it will be used to improve the project?		15	
8. Is the Financial Narrative typed and completed?		05	





Program Description and Allocation Plan

Program Year 2003

Housing Opportunities for Persons with AIDS (HOPWA)

For additional information, visit us on the Internet at www.indianahousing.org or contact the following:

HOPWA Coordinator Indiana Housing Finance Authority 30 South Meridian, Suite 1000 Indianapolis, IN 46204 (317) 232-7777 or toll-free (800) 872-0371 lcoffman@ihfa.state.in.us

The HOPWA program is a federally funded program governed by 24 CFR Part 574 through the United States Department of Housing and Urban Development (HUD). The HOPWA program provides housing assistance and related supportive services for low-income persons with HIV/AIDS and their families. The Indiana Housing Finance Authority (IHFA) is the grantee for HOPWA for the State of Indiana (excluding the following counties Boone, Hamilton, Madison, Hendricks, Marion, Hancock, Morgan, Johnson, Shelby, Clark, Floyd, Scott, Harrison, Dearborn and Ohio).

The State of Indiana will receive \$792,000 in HOPWA funding for Fiscal Year 2003. \$768,240 is available to allocate for funding.

Method of Distribution

IHFA will allocate HOPWA funds through a competitive process. If an application satisfies all applicable requirements, it will be evaluated and scored based on:

Capacity	46
Activity	30
Program Design	<u>24</u>
	Total Possible Points 100

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is (1) in compliance with the applicable federal regulations; (2) in furtherance of the overall goals of the program and Authority; and (3) determined by the Board to be in the interests of the citizens of the state of Indiana.

In order to ensure statewide access to HOPWA funds, IHFA utilizes the Indiana State Department of Health (ISDH) HIV Care Coordination Regions. IHFA has assigned a maximum funding amount available in each of the eleven regions of the state served by the Indiana HOPWA funds.

HOPWA funds were assigned by using ISDH's most current epidemiological data (December 2002) showing the current number of reported HIV/AIDS cases in each county. The total number of cases per county was assigned a percentage in relation to the total number of reported HIV/AIDS cases in all of the counties served by the state EMSA. Each county received a corresponding percentage of HOPWA funds. We then added the totals up of all counties in a region resulting in the final total for each region.

In the event of multiple applications from a region, IHFA reserves the right and shall have the power to allocate less funds than requested in an application.

2003 Regional Allocation

	HOPWA CARE COORDINATION REGIONS	
Care Coordination Region 1	Lake, LaPorte, Porter	\$222,111
Care Coordination Region 2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$104,159
Care Coordination Region 3	Adams, Allen, DeKalb, Huntington, Kosciuskso, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$101,062
Care Coordination Region 4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	\$37,019
Care Coordination Region 5	Blackford, Delaware, Grant, Jay, Randolph	\$42,508
Care Coordination Region 6	Cass, Hamilton, Hancock, Howard, Madison, Miami, Tipton	\$27,869
Care Coordination Region 7	Boone, Hendricks, Johnson, Marion, Morgan, Shelby	\$0.00*
Care Coordination Region 8	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	\$60,384
Care Coordination Region 9	Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne	\$27,447
Care Coordination Region 10	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	\$55,457
Care Coordination Region 11	Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland, Washington	\$13,372
Care Coordination Region 12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$76,852
	TOTAL	\$768,240

^{*}The City of Indianapolis receives an allocation from HUD for HOPWA funds for these counties. Therefore, IHFA does not allocate funds to these counties.

Using information from the 2002 CAPER, we estimate that the 2003 HOPWA funds will serve 425 households resulting in 305 receiving assistance with short-term rent, mortgage and utility assistance and 120 receiving tenant based rental assistance.

Eligible Applicants

- 1. Non-profit organizations that:
 - Are organized under State or local laws;
 - Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
 - Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or had designated an entity that will maintain such an accounting system;
 - Have among its purposes significant activities related to providing services or housing to persons with acquired immunodeficiency syndrome (AIDS) or related diseases;
 - Can demonstrate integration, or the willingness to partner, with the existing HIV/AIDS Continuum of Care in the local region;
 - Are eligible to participate in HUD programs (not on the disbarred list).
- 2. Governmental Housing Agencies that:
 - Are public housing authorities; or
 - Are units of government chartered by the chief executive to provide housing activities within the political jurisdiction.

Eligible Activities

- Housing Information
- Resource Identification
- Rental Assistance
- Short-term Rent
- Supportive Services
- Operating Costs
- Technical Assistance
- Administration

Indiana Housing Finance Authority 2003 Proposed HOPWA Allocation

Housing Opportunities for Persons with AIDS (HOPWA)

Rental Assistance

Short-term Rent, Mortgage and Utility Assistance

Supportive Services

Housing Information

Project Sponsor Administration 1

Resource Identification

Operating Costs

Technical Assistance

IHFA Administration ²

Total ³

Awards During PY 02	
7/1/02 - 2/28/03	
\$398,403	50%
\$141,192	18%
\$117,134	15%
\$50,921	6%
\$49,312	6%
\$14,950	2%
\$5,000	1%
\$0	0%
\$22,530	3%
\$799,442	100%

Proposed	
PY 03	
\$396,000	50%
\$142,560	18%
\$118,800	15%
\$31,680	4%
\$55,440	7%
\$7,920	1%
\$7,920	1%
\$7,920	1%
\$23,760	3%
\$792,000	100%

Estimated	
PY 03 Units ⁴	
120 households/units	
305 houeholds/units	
295 households	
63 households	
N/A	
N/A	
5 units	
N/A	
N/A	
783 households	
430 HOPWA-assisted units	

HOPWA 2003 Proposed Allocation Plan 3/31/2003

Notes:

1 HOPWA regulations allow project sponsors to use up to 7% of the allocation for administration.

2 HOPWA regulations allow grantees to use up to 3% of the allocation for administration.

3 2002 total awarded includes PY 02 allocation of \$751,000 and deobligated funds from PY 01.

4 The estimates are based on information from the 2002 CAPER and HOPWA Semi-Annual Performance Reports from July 1 - December 31, 2002.

APPENDIX H. HUD Regulations Cross-Walk

APPENDIX H. HUD Regulations Cross-Walk

This appendix refers the reader to those sections in the 2003 Consolidated Plan Update that are intended to fulfill Sections 91.300 through 91.330 of HUD's regulations governing the contents of the state-level consolidated submission for community planning and development programs. Specifically, the bold and italicized text following each subsection refers to a textual location in the Consolidated Plan Update.

Subpart D – State Governments; Contents of Consolidated Plan

Sec. 91.300 General

(a) A complete consolidated plan consists of the information required in Sections 91.305 through 91.330, submitted in accordance with instructions prescribed by HUD (including tables and narratives), or in such other format as jointly agreed upon by HUD and the State.

See Appendix H, all.

(b) The State shall describe the lead agency or entity responsible for overseeing the development of the plan and the significant aspects of the process by which the consolidated plan was developed, the identity of the agencies, groups, organizations and others who participated in the process, and a description of the State's consultations with social service agencies and other entities. It also shall include a summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan. **See Section I and Appendix A. D and E. all.**

Sec. 91.305 Housing and homeless needs assessment

- (a) General. The consolidated plan must describe the State's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the State clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a State seeking funding under the HOPWA program, the needs described for housing and supportive services must address the needs of persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas. See Sections II III, IV, and V, all.
- **(b)** Categories of persons affected. The consolidated plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a discussion of the cost burden and severe cost burden,

overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income and middle-income renters and owners compared to the State as a whole. *See Section III, IV and V, all.*

For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. **See Section III, IV and V, all.**

- **(c) Homeless needs.** The plan must describe the nature and extent of homelessness (including rural homelessness) within the State, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available. **See Section V, especially "Persons Experiencing Homelessness"**
- (d) Other special needs. The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, person with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs. *See Section V, all.*

With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve. *See Section V, especially "Persons with HIV/AIDS."*

Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part. **See Section IV, especially "Lead Safe Housing"**

Sec. 91.310 Housing market analysis

- **(a) General characteristics.** Based on data available to the State, the plan must describe the significant characteristics of the State's housing markets (including such aspects as the supply, demand and condition and cost of housing). **See Sections III and IV, all.**
- **(b) Homeless facilities.** The plan must include a brief inventory of facilities and services that meet the needs for emergency shelter and transitional housing needs of homeless persons within the State. See Section V, especially "Persons Experiencing Homelessness."

- **(c) Special needs facilities and services.** The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. **See Section V, all.**
- **(d) Barriers to affordable housing**. The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. **See Section IV, especially "Barriers to Housing Affordability."**

Sec. 91.315 Strategic plan

(a) General. For the categories described in paragraphs (b), (c), (d), and (e) of this section, the consolidated plan must do the following:

Indicate the general priorities for allocating investment geographically within the State and among priority needs.

Describe the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs. *See Section VI.*

Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs.

For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two, three or more years), or in other measurable terms as identified and defined by the State. *See Section VI and Appendix G, all.*

(b) Affordable housing. With respect to affordable housing, the consolidated plan must do the following:

The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority housing needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them; **See Section VI.**

The statement of specific objectives must indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. *See Section VI, and Sections III and IV for supporting market analysis and needs*

The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Sec. 92.252 of this subtitle for rental housing and Sec. 92.254 of this subtitle for homeownership over a specific time period. *See Section VI.*

(c) Homelessness. With respect to homelessness, the consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State's strategy for the following:

Helping low-income families avoid becoming homeless;

Reaching out to homeless persons and assessing their individual needs;

Addressing the emergency shelter and transitional housing needs of homeless persons; and,

Helping homeless persons make the transition to permanent housing and independent living.

For all of the above, see Section V, "Persons Experiencing Homelessness," Section VI for related strategies, and Appendix G for allocated funds

- **(d) Other special needs.** With respect to supportive needs of the non-homeless, the Consolidated Plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). **See Section V, all, Section VI for related strategies, and Appendix G for allocated funds**
- **(e)** Non-housing community development plan. If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons of families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

See Section III, especially "Community Development Needs," Section VI for related strategies, and actions, and Appendix G for allocated funds

(f) Barriers to affordable housing. The consolidated plan must describe the State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Sec. 91.310. **See Section IV, especially "Barriers to Housing Affordability."**

- **(g) Lead-based paint hazards**. The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs. **See Section IV, "Lead Safe Housing"**
- (h) Anti-poverty strategy. The consolidated plan must describe the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control. **See Section VI**, "Anti-Poverty Strategy."
- (i) Institutional structure. The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the State will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs. See Section VI, especially goals for enhancing the capacity of nonprofits in the state.
- (j) Coordination. The consolidated plan must describe the State's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the implementation of its consolidated plan. See Section VI, especially goals for enhancing the capacity of nonprofits in the state.
- **(k)** Low-income housing tax credit use. The consolidated plan must describe the strategy to coordinate the Low-income Housing Tax Credit with the development of housing that is affordable to low-income and moderate-income families. See Section VI, especially text related to Rental Housing Tax Credits
- (I) Public housing resident initiatives. For a State that has a State housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership. See Section VI for strategies for increasing homeownership and Appendix G for other related strategies

Sec. 91.320 Action plan

The action plan must include the following:

- (a) Form application. Standard Form 424.
- (b) Resources

Federal resources. The consolidated plan must describe the Federal resources expected to be available to address the priority needs and specific objectives identified in the strategic plan, in accordance with Sec. 91.315. These resources include grant funds and program income. **See Section VI and Appendix G, all.**

Other resources. The consolidated plan must indicate resources from private and non-Federal public sources that are reasonably expected to be made available to address the needs identified in the plan. The plan must explain how Federal funds will leverage those additional resources, including a description of how matching requirements of the HUD programs will be satisfied. Where the State deems it appropriate, it may indicate publicly owned land or property located within the State that may be used to carry out the purposes stated in Sec. 91.1.

- **(c) Activities.** A description of the State's method for distributing funds to local governments and nonprofit organizations to carry out activities, or the activities to be undertaken by the State, using funds that are expected to be received under formula allocations (and related program income) and other HUD assistance during the program year and how the proposed distribution of funds will address the priority needs and specific objectives described in the consolidated plan. **See Appendix G.**
- (d) Geographic distribution. A description of the geographic areas of the State (including areas of minority concentration) in which it will direct assistance during the ensuing program year, giving the rationale for the priorities for allocating investment geographically. *See Section VI for the State's overall distribution plan and Appendix G for program distribution plans*
- **(e)** Homeless and other special needs activities. Activities it plans to undertake during the next year to address emergency shelter and transitional housing needs of homeless individuals and families (including subpopulations), to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless, to help homeless persons make the transition to permanent housing and independent living, and to address the special needs of persons who are not homeless identified in accordance with Sec. 91.315(d). **See Section VI for related strategies**
- (f) Other actions. Actions it plans to take during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing (including the coordination of Low-Income Housing Tax Credits with the development of affordable housing), remove barriers to affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies and foster public housing resident initiatives. (See Sec. 91.315 (a), (b), (f), (g), (h), (i), (j), (k) and (l).) See Section VI for related strategies
- **(g) Program-specific requirements.** In addition, the plan must include the following specific information:

CDBG. See Appendix G, CDBG documentation.

HOME. See Appendix G, HOME documentation.

ESG. The State shall state the process for awarding grants to State recipients and a description of how the State intends to make its allocation available to units of local government and nonprofit organizations. **See Appendix G, ESG documentation.**

HOPWA. The State shall state the method of selecting project sponsors. **See Appendix G, HOPWA documentation.**

Sec. 91.325 Certifications

See Appendix B for all Certifications

(a) General. For all items in 91.325 (a)-(d), see Appendix B.

Affirmatively furthering fair housing. Each State is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the State, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

Anti-displacement and relocation plan. The State is required to submit a certification that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug-free workplace. The State must submit a certification with regard to drug-free workplace required by 24 CFR part 24, subpart F.

Anti-lobbying. The State must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

Authority of State. The State must submit a certification that the consolidated plan is authorized under State law and that the State possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan. The State must submit a certification that the housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.

Acquisition and relocation. The State must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR part 24.

Section 3. The State must submit a certification that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(b) Community Development Block Grant program. For States that seek funding under CDBG, the following certifications are required:

Citizen participation. A certification that the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 91.115, and that each unit of general local government that is receiving assistance from the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 570.486 of this title. *Also see Appendix D*.

Consultation with local governments.

Community development plan. A certification that this consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the statute authorizing the CDBG program, as described in 24 CFR 570.2, and requirements of this part and 24 CFR part 570.

Use of funds.

Compliance with anti-discrimination laws. A certification that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Excessive force.

Compliance with laws. A certification that the State will comply with applicable laws.

(c) Emergency Shelter Grant program.

For States that seek funding under the Emergency Shelter Grant program, a certification is required by the State that it will ensure that its State recipients comply with the following criteria:

In the case of assistance involving major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a 10-year period;

In the case of assistance involving rehabilitation less than that covered under paragraph (d)(1) of this section, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a three-year period;

In the case of assistance involving essential services (including but not limited to employment, health, drug abuse or education) or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served;

Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary;

It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal, State, local and private assistance available for such individuals:

It will obtain matching amounts required under Sec. 576.71 of this title;

It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter;

To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining and operating facilities assisted under this program, in providing services assisted under the program, and in providing services for occupants of facilities assisted under the program; and

It is following a current HUD-approved consolidated plan.

(d) HOME program. Each State must provide the following certifications:

If it plans to use program funds for tenant-based rental assistance, a certification that rental-based assistance is an essential element of its consolidated plan.

A certification that it is using and will use HOME funds for eligible activities and costs, as described in sections 92.205 through 92.209 of this subtitle and that it is not using and will not use HOME funds for prohibited activities, as described in Sec. 92.214 of this subtitle.

A certification that before committing funds to a project, the State or its recipients will evaluate the project in accordance with guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.

Housing Opportunities for Persons With AIDS. For States that seek funding under the Housing Opportunities for Persons With AIDS program, a certification is required by the State.

Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Any building or structure purchased, leased, rehabilitated, renovated or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

(e) HOPWA program. For States that seek funding under the Housing Opportunities for Persons with AIDS program, a certification is required by the State that:

Activities funded under the program will meet the urgent needs that are not being met by available public and private sources; and

Any building or structure purchased, leased, rehabilitated, renovated, or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

Sec. 91.330 Monitoring

The consolidated plan must describe the standards and procedures that the State will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including the comprehensive planning requirements.

See Section VI.